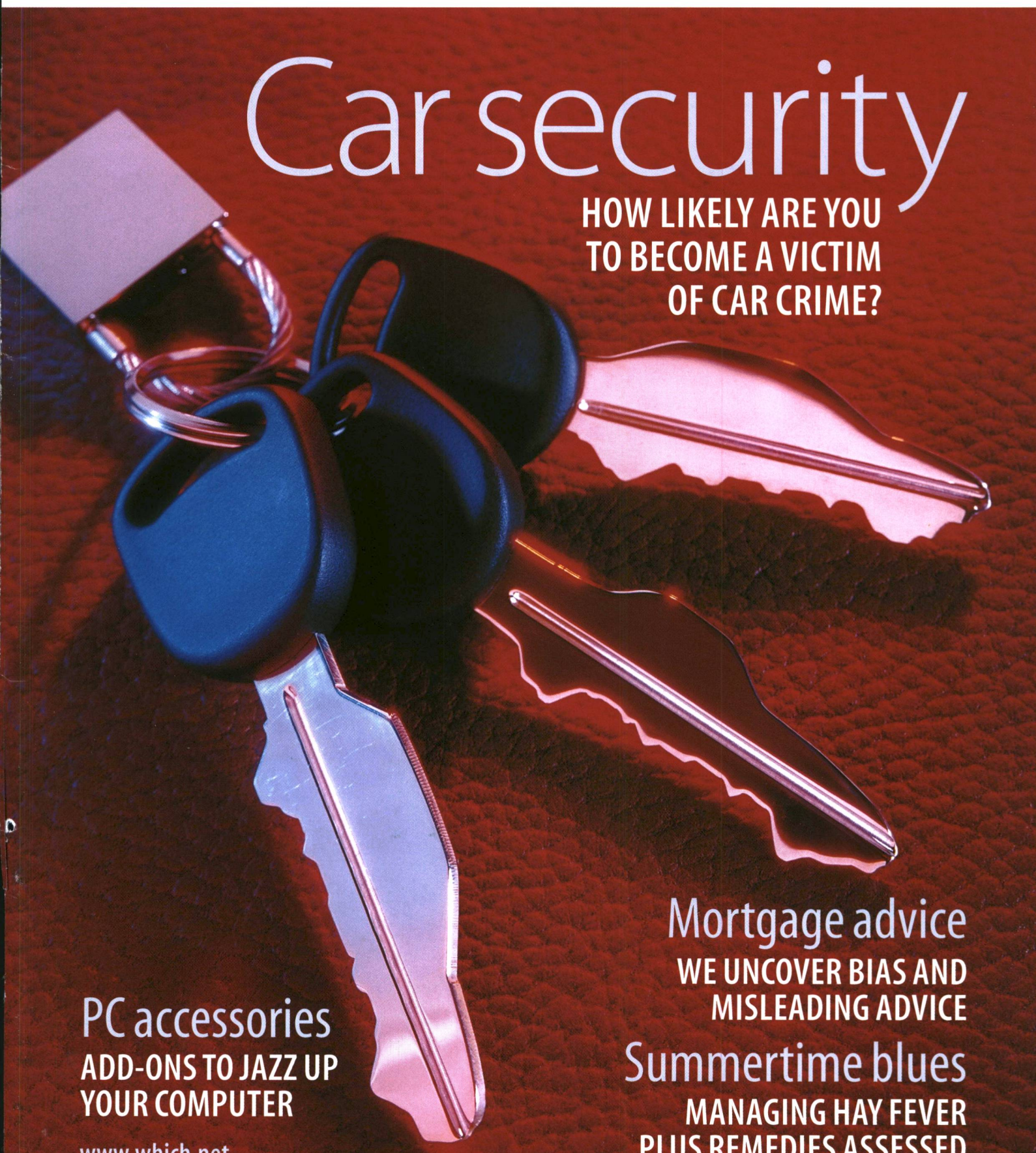
WHICH?

FULL OF GOOD SUGGESTIONS

MAY 2001



Car security

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Mortgage advice

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Mortgages: why the government should have regulated advice

Eighteen months ago the government chose not to regulate mortgage advice – despite the fact that, by then, even the industry favoured the move. Instead, it decided only to regulate the written information companies give to customers about their mortgages, and to introduce criteria for CAT-standard loans. It said that, with clearer information and simpler products, there was no need for full-scale regulation.

Consumers' Association argued that only full, statutory regulation of the advice process would significantly improve the accuracy and quality of help on offer to consumers. And this month our latest undercover investigation shows how many serious holes remain in the quality of mortgage advice – despite four years of the Mortgage Code, the industry's voluntary code of practice.

Our researchers visited 48 advisers but only one gave us thorough, accurate advice on all aspects of the mortgage choice. Of the rest, some failed fully to establish our researchers' circumstances or their attitude to risk. Others gave misleading advice about repayment loans, wrongly suggesting that they were inflexible or that you'd pay off hardly any of your loan in the first few years.

Choosing a mortgage remains a complex and costly decision, and one you tend to make at a rushed and stressful time. Our new research shows more robust action is needed to ensure consumers receive the standard of advice they deserve on this critical choice.

Helen Parker

Helen Parker, Editor

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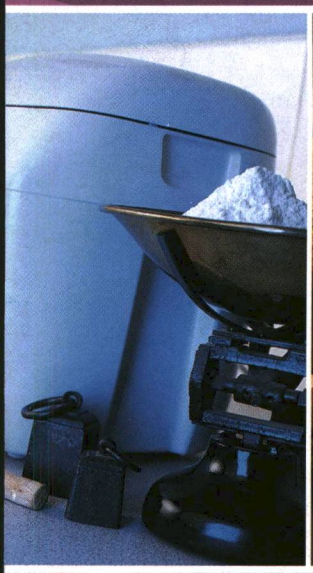
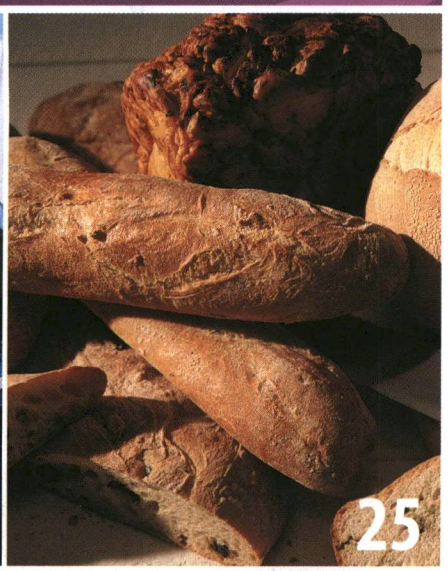
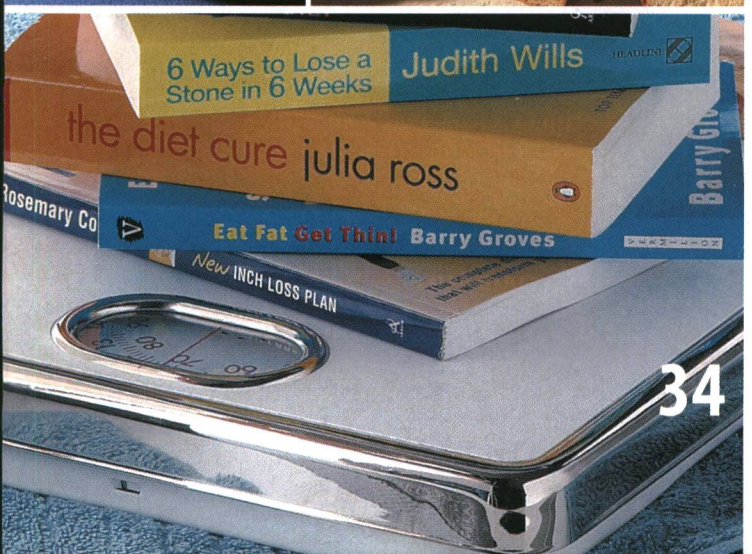
Melanie Green homes in on mortgage advisers – p8

Antonia Chitty offers hope to hay fever sufferers – p46







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insidestory

Consumer stories that make a difference

Specs to cost more

A new pair of spectacles or contact lenses will cost more from next month, following the introduction of VAT on opticians' services.

Opticians' professional bodies are to try to overturn this House of Lords ruling, and Consumers' Association is lobbying ministers to ask them to reconsider.

The Federation of Ophthalmic and Dispensing Opticians (FODO) told us: 'The current average cost for a pair of spectacles at £108.19 would increase by £10. For children and those on low incomes it would become increasingly difficult to obtain corrective eye wear without paying a supplement on top of current NHS vouchers.' The vouchers currently start at £30 for single vision spectacles, and £51.80 for bifocals.

The cost of spectacles or contact lenses includes a fee for the services of the dispensing optician. In 1988, the government slapped VAT on spectacles, after a European Court judgment. A later ruling said that opticians' services should be treated separately from the cost of the spectacles, and were exempt from VAT. But earlier this year, the European Court of Justice issued criteria for deciding whether costs with different elements should be treated as one by the VAT inspector. Customs and Excise decided opticians' services weren't separate, so they were VAT-able, and the Lords agreed.

Eye tests have always been exempt – this is unchanged – but there are fears the new charge could deter people from having the tests.

Children's hotel room features TV porn

Switching on a blue movie was child's play when the Connellan family stayed at a Posthouse hotel.

Mum Lynn was unpacking her suitcase after installing Stephanie, aged ten, and Sam, eight, in the adjoining room, when she was horrified to hear the sounds of a porn movie coming from the children's TV.

She raced into the room and switched off the set. It transpired that Stephanie had simply entered the room number into the remote control, in her search for something to watch, and suddenly the children were exposed to the adult film.

Appalled, Lynn confronted reception staff at the Posthouse, in Chester. They immediately blocked the pay channels and refunded a £6.75 charge that the movie had triggered.

But Lynn was further dismayed to read a section in the Posthouse brochure which said: 'No alcohol or adult movies in child-occupied rooms on request.'

She said: 'Parents shouldn't have to request this. I felt that the default setting should have been that these channels were blocked in a child's room.'

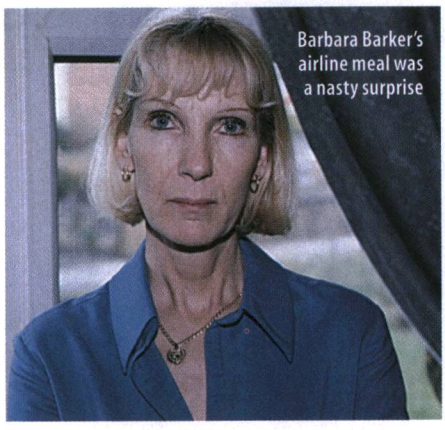
When we contacted the Posthouse, it expressed 'enormous regret' that its staff had failed to block access to

Food on flights and cruises needs policing

Holidaymaker Barbara Barker was horrified to face a dish full of mould when she took the lid off her breakfast on a Britannia Airways flight.

Britannia said the incident was isolated and its caterer has since reviewed handling procedures. Barbara was unhappy about the way her complaint was dealt with but accepted the airline's apology and its 'goodwill gesture' of £58. Yet Barbara's experience raises questions not just about airline caterers, but about food handling on flights themselves.

A loophole means that, although environmental health officers (EHOs) have powers to inspect airline caterers, they have no equivalent rights to enter planes or ships to check hygiene in the kitchen. The Food Standards Agency recently announced a review of this problem. We've urged it to close the loophole, since consumers are currently



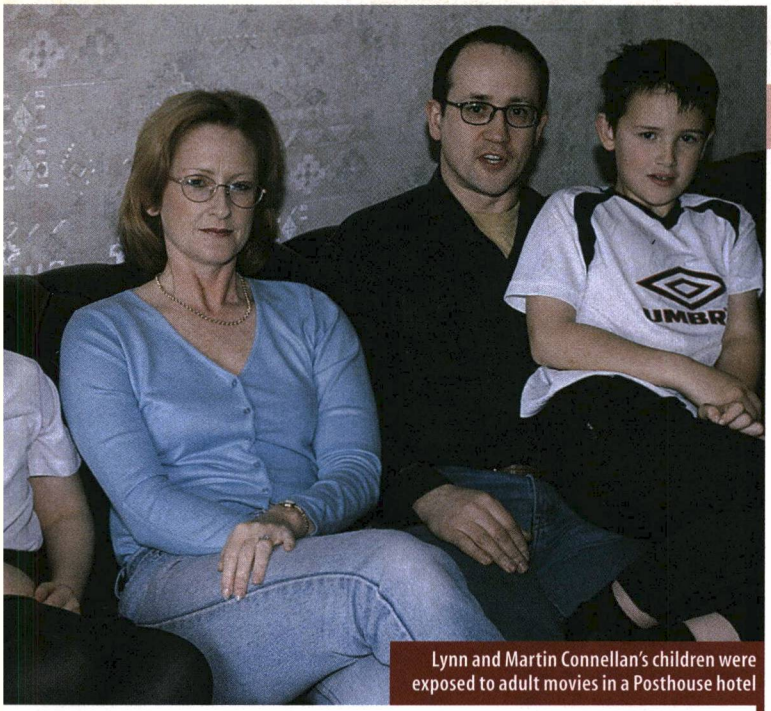
Barbara Barker's airline meal was a nasty surprise

poorly protected. For instance, in the past two years we've come across complaints concerning 14 cruise ships. Various numbers of passengers reported they'd fallen sick.

It's notoriously hard to pin down whether an airline passenger who falls ill was poisoned by the food on board – for one thing, they may only have been on the plane for a few hours so it's hard to know whether they ate contaminated food abroad or on the plane. But one EHO we spoke to was concerned about a practice where food is partially cooked by the caterer and then finished in the oven on board – where EHOs have no powers to check the ovens were effective. He also felt that a flight delay could mean a meal isn't kept cold enough to stop bacteria multiplying.

The Association of Port Health Authorities is also concerned that flight crew and passengers share toilets, which creates a hazard as bugs can be spread there. Some authorities had inspected ships' galleys, despite the legal right being uncertain. The safety problems they found included filthy kitchen equipment and cockroaches running over food.

PHOTOGRAPHY POST STUDIO PHOTOGRAPHIC, JONNY THOMPSON, CLIVE ROWAT



Lynn and Martin Connellan's children were exposed to adult movies in a Posthouse hotel

adult movies in the children's room – its staff guidelines said this should have been blocked, but the room had slipped through the net.

The company said that on this 'one-off occasion' staff had failed to reset machinery.

When we pointed out that the brochure (and the Posthouse website) implied parents had to ask for a block, the company confirmed that parents did not have to do this, despite the wording of the brochure. It accepted there was an inconsistency and the wording would be revised to make this clear.

Posthouse apologised to the Connellans for the upset and offence and offered them a free night at a hotel, which they accepted.

We think all hotels should block access to such channels in children's rooms – automatically.

'Managing' debts can cost your credit

Beware of companies promising to sort out your debts – it could damage your chances of getting credit.

Which? reader John (not his real name) told us he'd never had problems managing his debts but a change in family and work set him worrying. An ad by Baines & Ernst (B&E) promoting a way to cut his monthly payments seemed to offer the answer. B&E said it could cut John's monthly payments from about £700 to £453 by negotiating with the firms he owed money to – but £80 of the £453 would be its 15 per cent management fee.

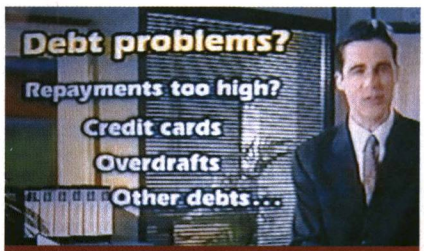
To set it up, John had to send £453, which would be kept and not used to pay debts. B&E told him to cancel all his direct debits, and to stop communicating with his creditors – B&E would do it.

Soon John began to get letters from his creditors saying he was in arrears, or even threatening court action. He realised that B&E was far from a solution to his worries. Frantic, John rang his creditors, who all helped restructure his payments. John's now cut contact with B&E – but his credit record has suffered. And he may lose the initial £453 he paid.

The Office of Fair Trading is probing debt management companies, including B&E.

B&E told us that it warned potential clients that their credit rating could be affected, but refused to comment on whether a client's first month's payments were missed.

You can get free help from National Debtline or citizens' advice bureaux (see p57).



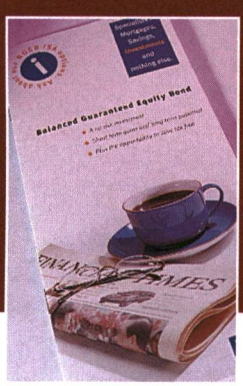
Baines & Ernst advertised its services on TV

Pay us for your cash

When Terry Connor's one-year, fixed-term bond with Bristol & West came to an end, it never occurred to him that he'd be charged a penalty to get back his own money.

Terry was going on holiday just after the bond was due to mature, and he didn't want a hefty cheque sitting on his doormat for two weeks. So he asked Bristol & West to transfer the bond's value straight into his current account on the maturity date, instead of sending him a cheque. The bank eventually agreed – although Terry had to pay a transfer fee of £30. Furthermore, Bristol & West then said that a penalty of three days' interest – about £80 – would be deducted from the bond's value. Terry was to be charged about £110 for receiving his money on the day it was due.

Bristol & West told *Which?* that it is normal practice to issue a bond's maturity value by cheque (which would take several days to clear). But we think this is just a sneaky way to hold on to your money for another few days – more if you can't bank the cheque straight away.



campaign update

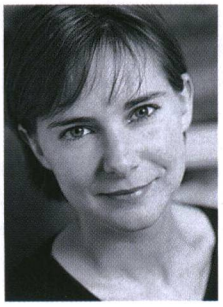
● A shockingly high number of unsafe electrical goods are available in UK shops, Consumers' Association tests have shown. We trawled our records of about 1,600 products we've tested over the last five years and found 30 per cent had failed standards – 7 per cent of these seriously enough to pose a safety risk. At a recent conference, we reported our figures and told European safety chiefs to tighten the policing of unsafe products.

● **Large-scale research into the link between flying and deep vein thrombosis ('travellers' thrombosis') is a step nearer. A government study has started to identify knowledge gaps and will soon recommend detailed research. Meanwhile, experts at a World Health Organization conference urged more research.**

● We're delighted that cheaper branded goods could be on the way following a preliminary view given last month by the European Court of Justice. It said that interests of traders such as Tesco, whose attempts to sell discounted Levi's met with a supply block, deserved recognition – opening a chink in the Trade Mark Directive, which lets manufacturers curb imports. The next fight is to amend the directive.

Packing a punch– readers fight

Our Inside Story campaign to shame the packaging puffers is gaining pace



Liz Edwards has waded through your packages to find the pick of the puff

We've had an overwhelming response since we asked you for examples of 'rip-off' packaging and shrinking products that left you feeling cheated.

In the three weeks that followed our March article 'Packaging rip-offs – let's fight back', you sent us 40 letters, e-mails and parcels. Products heading the list of shame include: food (15 complaints); cosmetics (11); and supplements such as calcium tablets (five).

A LOT OF BALL

Several readers alleged hidden price hikes, where a product had shrunk but the price hadn't, so you pay more for less.

Two alerted us to a Marks & Spencer deodorant. We discovered that last October, the quantity fell from 75ml to 50ml, but the price leapt from £1.25 to £1.50. The company said that the product had been 'redesigned and repackaged to satisfy customer needs', with a new bottle and a larger roller ball 'for easier, more comfortable use'. It added that the price had been the same for three years and the current version was popular.

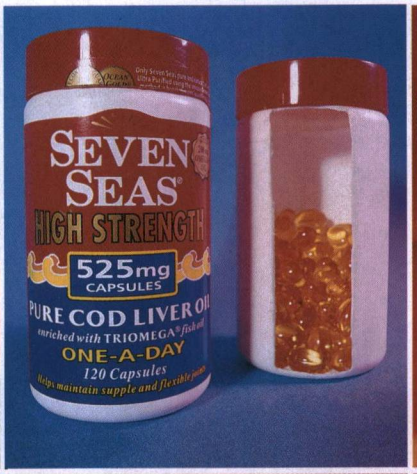
Treat! dessert sauce's price hike didn't go unnoticed either. Two readers told us the weight had dropped 100g to 325g, but the price hadn't dropped correspondingly. One commented: 'I would feel less insulted if they just put the price up.'

Silver Spoon, which makes Treat!, told us that the brand had been relaunched to make the pack easier to hold, more 'squeezable' and more fun. It added that it couldn't control the price at which it was being sold in shops (although it had raised the price per gram to retailers). The new price one reader paid represented a less-than-fun rise of 20 per cent.

Flushed out

The latest Andrex toilet rolls are soft, strong and not quite as long. Previously, a minimum of 300 sheets per roll, the new

It's less of a Treat! than it used to be: the previous bottle weighed 100g more, but the price of the new version doesn't reflect the new weight



Half full or half empty? We received five complaints about empty space in bottles of supplement pills and capsules, including one about Seven Seas' cod liver oil

Betrayed: one reader was taken aback at the small amount of Trust in a false-bottomed pot, in a plastic holder that stopped it rattling around in the box

Spot the difference: the new version, on the right, contains a third less, but costs 25p more

back

Against the grain: readers complained about paying for a lot of air inside packets of cereal bars. Some had measured the empty space

rolls are a minimum of 279. Andrex's manufacturer, Kimberly-Clark, told us that each sheet was now softer and 'substantially thicker' and the number had been cut to 'maintain the roll width'. The pack weight – and price – remained the same.

Two readers noticed that the weight of Dreft Fibrocare washing powder had fallen from 900g to 704g, but the price was the same. Procter & Gamble explained that part of the reduction was because the powder was more concentrated – 810g would now do the same job as 900g, so the price for 810g was unchanged. But at the same time, the weight was cut to 704g, to bring it into line with an industry standard. The firm had cut the price to shops accordingly – but the shops hadn't passed it on to consumers.

Boots was accused after one shopper noticed that 10g had vanished from its No. 7 face powder, leaving the weight at 40g – but the price, £7 outside London, was unchanged. Boots said that its customer research had suggested the product was 'too cumbersome', so it was reduced. So why not make the price less cumbersome? Boots thought it was still value for money.

BIG PACK, SMALL CONTENTS

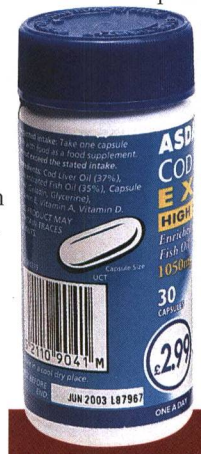
We were impressed by your research into the problem of packaging puff. Cereal bars and supplement pills came in for particular criticism. Several of you sent in photographs, or drew a line on the packet to show how much inside was dead space.

But the experiments of Michael Davis, from London, take the biscuit. Michael suspected he was paying for a lot of air with his Quaker Harvest Chewy Bars (a pack of five, individually wrapped).

Michael said: 'I filled an empty outer packet half full of puffed wheat and tipped it out into a Pyrex measuring jug. This showed the volume was 350cc so the outer pack can comfortably hold 700cc.

'Next I measured the size of one chewy bar and found its volume was 32cc. The volume of five would be 160cc so I had bought 540cc of fresh air in each pack...'

Quaker told us that without 'total clearance' around the bar, it could get squashed by the machine that sealed and cut the wrapper. We got a similar response when we put a reader's complaint to Mars about its Tracker multipacks. Mars said it had tried to cut back on empty space but the bars had been damaged. A complaint about Kellogg's Coco Pops Cereal and Milk Bar elicited the response that the packaging air was 'to protect the food'.



It's helpful when bottles show the size of the capsule or pill, as well as the quantity

A bitter pill

Five complaints concerned supplement pills. Among these were Superdrug's chewable calcium pills with vitamin D, and Seven Seas' high strength pure cod liver oil – in both, the contents filled only half the bottle. Superdrug said it was currently reducing the size of the bottle, and the previous over-packaging had been, inexplicably, due to 'design'. Seven Seas responded that trading standards officers were satisfied with its packaging, and that the quantity was clearly marked.

One of the most over-packaged examples we had was, ironically, Trust deodorant. The pot had a false bottom, a plastic holder held the pot in place and it all came in a box. Trust is made in Israel and its British importer told *Which?* that the packaging is done abroad.

Our sister magazines hope to cover this issue and we've passed on examples of gardening and computer products, but we'd like more of all types.

Please keep sending us your examples – to Dept LE at our Hertford address (see 'Contact us' on p58).

Another example of the empty space that annoyed readers. Superdrug told us that it was currently reducing the size of this bottle – a welcome move

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

WANTED: SOUND MORTGAGE ADVICE

But our investigation shows that it's still hard to find

Melanie Green investigates the mortgage industry – and uncovers poor practice

A mortgage is one of our biggest financial commitments, yet advice remains largely unregulated by law. In our latest investigation, we've found examples of biased advice and misleading claims – overall, just one of the 48 advisers we saw gave us good all round advice.

LOOKING FOR ADVICE

Choosing a mortgage involves two key decisions: which deal is best for you, and how you're going to repay the loan. Some people feel confident about making these choices for themselves. But many others turn to an adviser for help.

We've found that it's hit and miss when it comes to getting good mortgage advice: much depends on the individual adviser you see rather than who they work for.

Across the board we found advisers who failed fully to assess their customers' needs, and who gave misleading or wrong advice – especially on the best way to repay the loan.

THE SCENARIO

Our researchers posed as first-time buyers. They were planning to start a family in the next few years and so would want to move again at that point to a bigger property.

Advisers should ask about your attitude to risk when discussing how to repay the loan. If asked, our researchers were briefed to say that they were cautious: they didn't want to run any risk that they would be unable to repay the loan at the end of the term. Again, if asked, they would also say that they expected to be able to pay a lump sum off their loan within five years.

In total our researchers visited 40 branches of the top ten lenders plus four estate agents and four independent financial advisers (IFAs).

THE MORTGAGE DEAL

Each lender offers a range of mortgage deals (including fixed, capped and discounted deals) all with different interest rates and features. Most of the advisers were good at explaining the range of deals available. But some didn't bother – they just talked about the one they recommended. This doesn't involve customers in the choice and means they can't be sure that the deal is the best one for them. It's also a breach of the Mortgage Code – the voluntary code of practice that most lenders and intermediaries sign up to.

It's also vital that an adviser fully establishes a customers' needs before they recommend a deal. But only one third (31 per cent) of the advisers did this. Those that didn't were again breaking the terms of the Mortgage Code and could have left our researchers with the wrong deal. For instance, you may want to pay off a lump sum within two years. If the adviser doesn't find out what your plans are, you could get a deal that doesn't let you do this without having to pay a hefty penalty. As it happens, the vast majority of the deals recommended were suitable for our researchers. But, in many cases, this was because of luck rather than judgement.

In explaining the deals, some advisers used jargon without explaining it. Many failed to explain redemption penalties. These are charges which lenders make on some deals if you want to pay off a lump sum or the whole loan, or switch to a different lender within a set period.

REPAYMENT METHODS

There are two ways to repay your mortgage. With a repayment mortgage, your monthly payments to your

REPAYMENT METHODS COMPARED

Repayments vs Isas

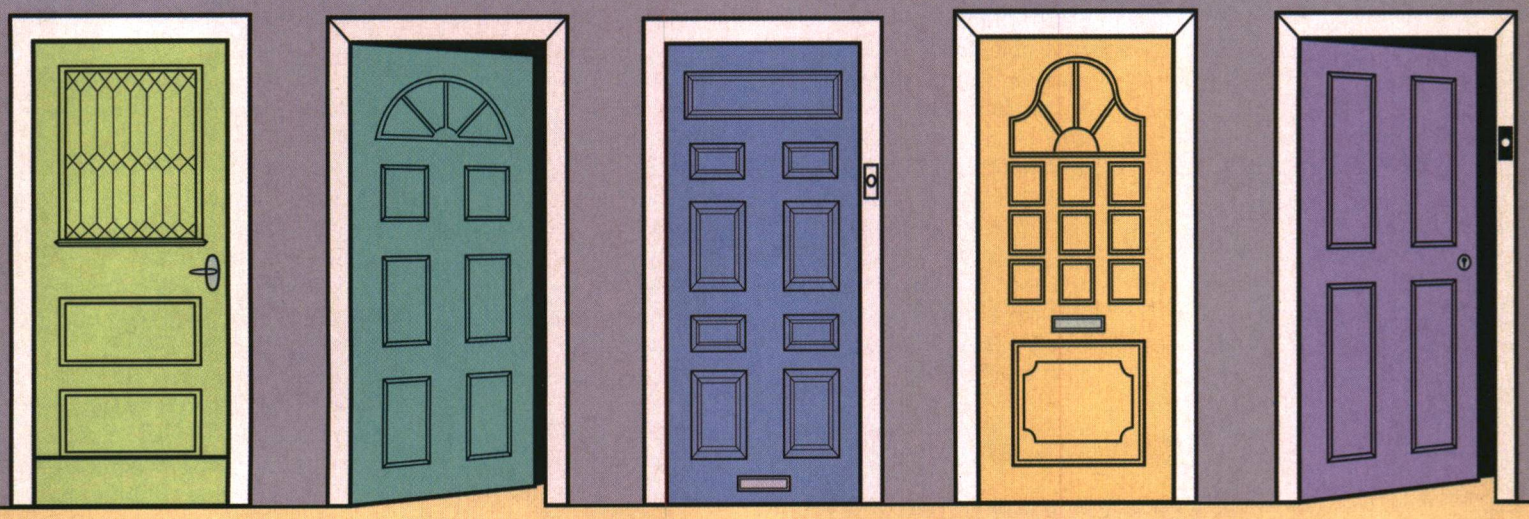
	Three years (£)	Five years (£)	Ten years (£)
Total paid in			
Total payments (repayment mortgage)	18,839	31,399	62,797
Total payments (Isa mortgage)	20,072	33,453	66,905
Extra amount paid into Isa mortgage	1,233	2,054	4,108
Capital repaid vs Isa value			
Capital repaid (repayment mortgage)	3,327	5,981	14,568
ISA fund value (Isa mortgage)[1]	4,528	7,949	18,174
Extra amount in Isa fund	1,201	1,968	3,606

1 Assuming 7 per cent growth rate. The Isa fund value may grow faster or slower than this

The top table shows the total amount you'd have paid into an Isa or repayment mortgage after three, five and ten years. The lower table shows what portion of that would have gone to paying off the capital owing on a repayment loan, and how much you could expect the payments into an Isa to be worth over the same time.

The calculations are based on a £70,000 mortgage (the average UK mortgage) over 25 years. We've assumed an interest rate of 7.5 per cent (though in reality this would vary during the 25-year term). The Isa figures are based on a standard growth rate of 7 per cent. Remember there's no guarantee an Isa will grow at this rate – it may grow faster or more slowly.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION NICK LOWNDES



Opening doors: a good adviser should make the search for the right mortgage easier. But we found only one adviser in 48 who gave us thorough, accurate advice

lender are made up of interest and capital. Each month, as well as paying interest on the loan, you chip away at the amount of money you originally borrowed. This way, you are guaranteed to have repaid the full loan by the end of the term.

The other method is called interest-only. You pay only interest to your lender, so the amount of capital you owe never goes down. At the same time, you also normally pay into an investment (usually an Isa, endowment or pension), with the aim that it will grow fast enough to repay the capital at the end of the term. There is no guarantee that this will happen – you can't predict how well an investment will perform. On the other hand it may grow faster so you can pay your mortgage off earlier or end up with an extra lump sum at the end of the term.

The right repayment type for you depends on your attitude to risk. Some people want to take no risk with this type of financial decision. Others are prepared to take some risk for the chance of a better return.

GETTING IT RIGHT

An adviser should impartially explain the pros and cons of both types of repayment method and assess your attitude to risk. But we found some advisers giving a misleading view of the pros and cons of each type. And, overall, 12 (or one third) of the advisers who offered advice on the repayment method didn't ask our researchers about their attitude to risk before advising. We think these advisers are in breach of the Mortgage Code.

BIAS AGAINST REPAYMENTS

Some advisers played down repayments in favour of Isas. One of the most common misleading claims was that you'd pay off hardly any of the loan in the first few years. In all, 13 advisers said this.

It's true that you pay off less capital in the early years of a repayment mortgage than in later ones, but even in the early years the sums are significant. If you borrowed £70,000 over 25 years, you'd repay almost £6,000 in the first five years (assuming an interest rate of 7.5 per cent). This is in stark contrast to one Bradford & Bingley adviser who told our researcher who wanted a £104,500 loan: 'So, say in five years' time you decide you're going to move property, you might have only paid, say, £200 off the capital because the rest of it's going on the interest.'

Not only did some advisers underplay how much you'd repay with this type of loan in the early years, but some also failed to point out that you may build up little more than this in an Isa over the same period.

They also didn't point out that you'd have to pay more into an Isa. If you take all these factors into account (and as the table, opposite, shows), there's little to choose between an Isa and a repayment.

FACT SHEET For our free factsheet explaining the pros and cons of different types of mortgage deal, ring **0845 307 4000** and ask for code WMG200.

RESULTS AT A GLANCE

Not one of the top ten lenders, nor the estate agents or IFAs we saw, gave us consistently good advice – on the right deal, the best way to repay the loan and on the Mortgage Code. Indeed, of the 48 advisers we saw, only one (at a branch of Bradford & Bingley) gave us good all round advice.

There was some good news: endowments have disappeared from the mortgage scene. Two years ago, half the repayment recommendations we received were for endowments. This time, not one adviser recommended them, though seven of 40 who recommended a repayment type pushed an Isa or interest-only loan which was inappropriate for our researchers. And there were other serious holes in the advice we received.

Two-thirds of the advisers failed fully to establish our researchers' needs before they recommended a deal. One third who gave advice on the best way to repay the loan failed first to establish our researchers' attitude to risk. Misleading advice about repayments was widespread: 13 advisers said you'd pay off hardly any of the loan in the first few years, and 14 wrongly claimed that repayments were inflexible because, if you moved, you'd have to start again with another 25-year loan. By contrast, some advisers seemed too cautious to recommend anything but repayments.

Our conclusion for mortgage hunters has to be: do your homework first. Read up about the range of deals on offer (our factsheet will help). Think carefully about your needs and consider your attitude to risk.

MISLEADING CLAIMS

Some advisers also wrongly painted repayments as inflexible. In all, 14 advisers wrongly claimed that, if you moved in the first few years, you'd end up starting again with another 25-year loan.

In fact, you can take a mortgage out over any period – as long as you can afford the repayments. If you start with a 25-year loan and move after, say, five years, take the next loan over 20 years. If you move to a more expensive property, you may have to pay more each month, but this would also be true of an Isa mortgage.

Advisers wrongly painted repayment mortgages as inflexible

In general, the impression that most of the advisers we visited gave is that mortgages have to last for 25 years. In fact, taking a loan over a shorter period can save you thousands of pounds. For instance, taking our example £70,000 repayment mortgage over 20 years would increase your monthly repayments by £50, but save you almost £20,000 in interest. Yet only a handful of advisers discussed the option of a shorter term and even fewer said how much interest could be saved.

BIAS TOWARDS REPAYMENTS

We also found advisers who seemed to be too scared to recommend anything other than repayment mortgages. Some did so without asking about our researchers' attitude to risk – they seemed to assume that a repayment is best for everyone, which isn't the case. Cheltenham & Gloucester (C&G) advisers were particularly prone to this.

This caution may stem from the highly publicised problems with many endowment policies which aren't on track to repay people's mortgages. It's possible that some advisers have decided that it's safer to steer clear of investment-backed mortgages altogether.

THE MORTGAGE CODE

The Mortgage Code is a voluntary code of practice that aims to improve the standard of mortgage advice as well as general service standards that lenders and intermediaries, such as independent financial advisers (IFAs) and estate agents, must meet when they deal with you.

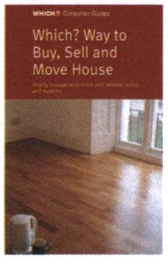
Under the code, lenders and intermediaries can offer three levels of service – information on a single mortgage, information on the different types of mortgage offered, or advice and recommendation. Advice and recommendation means the adviser assesses your needs and recommends a suitable mortgage. The lender or intermediary should tell you at the outset which of the three levels they can offer you and what they mean.

All but seven of the 48 advisers mentioned the code – although another six waited right until the end of the interview to do so. This is a vast improvement on what we found two years ago. At that time, fewer than half the lenders' branches we visited mentioned the code. This time two Abbey National, two Halifax, one NatWest, one Woolwich and one IFA made no mention of the code. And at least one adviser at Abbey National, Barclays, Bradford & Bingley, Halifax, NatWest, Northern Rock, Woolwich, three IFAs and two estate agents failed to explain what level of service they offered.

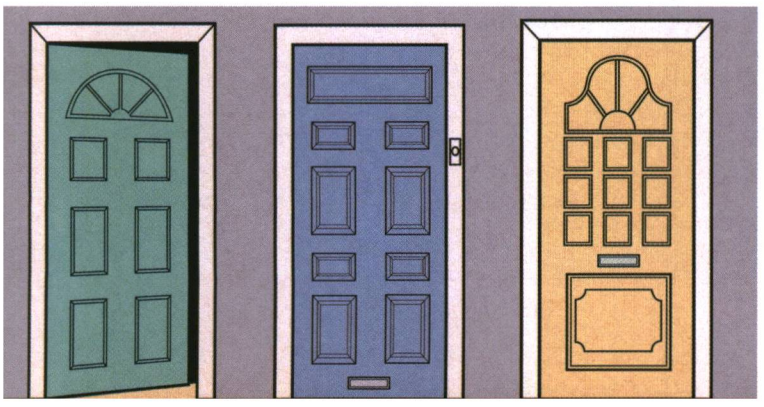
SETTING THE SCENE

Between September last year and this February, we visited ten lenders, making four visits to each. For C&G, we went to two C&G branches and two Lloyds TSB, as they both sell C&G mortgages. We also visited four estate agents and four IFAs. For each group, we've summarised the advice we received on the deal, on the repayment method and how well they explained the code.

WHICH? BOOKS



The *Which? Way to Buy, Sell and Move House* (£10.99) covers all aspects of house purchase (and sale) in depth, putting you in control of the process at every stage. For your copy call **0800 252 100** quoting code BSMH (WB0501).



WHY WE SUPPORT REGULATION

The whole process of mortgage advice should be regulated by law – in the same way that advice on other products, such as pensions, already is.

At the moment some of the mortgage advice you get is regulated by law. The Financial Services Act covers the advice you get on what investment to have with an interest-only mortgage. And some is covered by the Mortgage Code – a voluntary code of practice drawn up by the industry and monitored by an independent body. This system creates an artificial division and is unnecessarily confusing. What's more, it's clear that the code isn't working. Even though it's been in place for nearly four years, the advice given in some cases leaves a lot to be desired.

In 1999, the government took the decision not to regulate mortgage advice – despite widespread support for regulation from Consumers' Association, other consumer bodies and from the industry, and despite a whole host of evidence supporting the need for it.

Instead, it decided to regulate only the information given by mortgage lenders. For example, lenders may have to give product information in a standard format so you can make comparisons. But this can't solve the problem of poor advice, so we'll continue to press for this to be regulated. In the meantime, we welcome moves by the Mortgage Code Compliance Board to introduce compulsory training for mortgage advisers.

HOW THE LENDERS MEASURED UP

ABBEY NATIONAL

Because life's complicated enough.

DEAL

The Abbey National advisers' efforts to establish the customers' needs were very hit and miss. Two explained the pros and cons of the deals well, but two didn't.

REPAYMENT METHOD

All the advisers asked about attitude to risk but the standard of advice was poor.

Two recommended a repayment mortgage – but one did so without having explained what it was.

One adviser suggested a part-Isa and part-repayment mortgage, even though our researcher said she was cautious. This adviser and one at another branch said Isas are better than repayment mortgages if you move in the early years.

MORTGAGE CODE

Two advisers were good on the code. Two of the advisers didn't mention it.

'So, if you moved in, say, two or three years, you *might* end up with a 27- or 28-year mortgage. But if you're paying into an Isa, it's building up and you can take that Isa with you and it's still producing'.

This adviser gave the misleading impression that an Isa mortgage is more portable than a repayment

Alliance Leicester

DEAL

The Alliance and Leicester advisers made some efforts to establish the customers' needs – but none of them did this in a systematic fashion. With the exception of one adviser, they were bad at explaining the pros and cons of the deals.

REPAYMENT METHOD

The quality of advice was variable. Two advisers recommended a repayment mortgage based on the customers' circumstances. However, one of these did say that, if you move after ten years, you'd have to start again with another 25-year repayment mortgage.

Alliance and Leicester employs IFAs to advise on which investment to have with an interest-only mortgage, and one researcher was referred to an IFA. This adviser recommended an Isa, having said that repayments aren't good if you move. She also suggested that our researcher should pay extra into the Isa to guard against shortfalls.

MORTGAGE CODE

All the advisers explained at the start of the interview which levels of advice they could offer and checked which level our researchers wanted.

BARCLAYS

DEAL

All Barclays' advisers conducted well-structured interviews. Two advisers assessed the customers' circumstances well and matched the deal to them. But two advisers didn't establish the customers' needs properly.

REPAYMENT METHOD

Barclays can advise on whether to have a repayment or interest-only mortgage but can't advise on which investment to have.

One adviser refused to recommend, saying it's up to the customer to choose. Those who did, recommended a repayment.

Two of the advisers were very good. They gave clear information on the repayment options and matched their recommendation to the customers' circumstances.

But one adviser said that a repayment mortgage might not be best if you're planning to move. And another described interest-only mortgages incorrectly.

MORTGAGE CODE

Three advisers were good on the code. One mentioned it only in passing at the end of the interview.

Bradford & Bingley

DEAL

Unlike other high-street lenders, Bradford & Bingley gives independent financial advice on the mortgage deal and on the repayment method.

The standard of advice on the deals was high. Three out of four advisers were very good at assessing our researchers' needs and taking them into account. The other was reasonably good.

Three of the advisers gave very clear descriptions of the deals and their pros and cons. But one didn't explain them at all.

REPAYMENT METHOD

Advice on this was generally poor – with the exception of one interview that was good. Two advisers were biased towards Isa mortgages. One wrongly said that repayments aren't good if you want to move, and one didn't assess attitude to risk. One failed to say a repayment is the only guaranteed way to repay a loan and played down the risk associated with an Isa mortgage.

MORTGAGE CODE

Three advisers covered this well. One adviser didn't mention the code until the end of the interview.

Cheltenham & Gloucester

DEAL

Advisers were very good at establishing the customers' needs before picking a deal. With the exception of one, they were also good at explaining the pros and cons of the different deals.

REPAYMENT METHOD

C&G only offers advice on which type of mortgage to choose. It refers you to a Lloyds TSB or Scottish Widows adviser for advice on investments and insurance (or you can see your own IFA).

All four advisers recommended a repayment mortgage but this appeared to be because of bias rather than as a result of a proper customer assessment. Two recommended repayments because the customer was a first-time buyer and two because the customer didn't already have an investment set up to repay a loan.

MORTGAGE CODE

C&G and Lloyds TSB advisers were all excellent on this.

'The Isa-based mortgages – they're not recommended really because they are risky investments.'

A repayment is recommended without assessing attitude to different options

ESTATE AGENTS

DEAL

None of the estate agents' advisers we saw was good at assessing the customers' needs. Only one of them explained the range of mortgage deals on offer fully. Two talked only about the deal they recommended. They were mediocre at explaining the pros and cons.

REPAYMENT METHOD

The standard of advice on which type of repayment to choose was variable. One adviser was good and recommended a repayment mortgage having assessed our researcher's attitude to risk and having explained the options.

Another said that he'd suggest a repayment for a first-time buyer. But he did then go on to assess attitude to risk and reiterated his advice on that basis. One didn't ask about our researcher's attitude to risk but went on to recommend a repayment anyway. The fourth said he wouldn't advise on the repayment method until our researcher applied for the loan.

MORTGAGE CODE

Two were excellent on the code. The others weren't. They both mentioned the code but didn't explain the different levels of service they could offer.

HOW THE LENDERS MEASURED UP

HALIFAX

DEAL

None of the Halifax advisers assessed the needs of the our researchers thoroughly before advising on the deal.

One adviser explained the deals and the pros and cons of each well. But one was particularly bad at this – he talked only about the deal he eventually recommended. The other two advisers were mediocre.

REPAYMENT METHOD

The advisers told our researchers that they couldn't advise them on which repayment method to choose until they actually applied for the mortgage. We've since spoken to Halifax about this and it told us that, in fact, it doesn't offer advice on whether to have an interest-only or repayment mortgage. Instead, it leaves it up to the customer to decide. This meant that we were unable to test the quality of the repayment advice on offer at the Halifax.

MORTGAGE CODE

Two of the advisers were very good on the Mortgage Code. At the start of the interview they explained what it was and what levels of advice they could offer. However, two advisers didn't mention the code at all.

INDEPENDENT FINANCIAL ADVISERS

DEAL

Three of the independent financial advisers we saw were very good at assessing the customers' needs. But the fourth made little attempt to do this. One explained the range of deals on offer and their pros and cons. The other three only talked in any detail about the deal they recommended.

REPAYMENT METHOD

The standard of advice on which repayment method to choose was variable. Two IFAs gave clear information and recommended a repayment mortgage based on our researchers' attitude to risk. But one recommended a repayment without asking about our researcher's attitude to risk. And a fourth recommended an Isa mortgage without explaining all the options available or asking about risk.

MORTGAGE CODE

Three advisers mentioned the code but one didn't. Of the three that did, only one went on to explain the levels of service that they could offer. The other two mentioned the code only in passing.

'I tend to think that an Isa would be best for you mainly because you are young and you're likely to move'

Nationwide

DEAL

The Nationwide advisers gave some of the clearest advice on the pros and cons of the deals. But they didn't all fully assess the customers' needs – one adviser was particularly bad at doing this. Overall, though, two of the interviews were good.

REPAYMENT METHOD

Our researchers found it hard to get advice on the repayment method as the Nationwide advisers said that they preferred to give this once you've applied. Two of our researchers managed to get advisers to give some information on the different options. Both advisers said that an interest-only mortgage is better than a repayment if you move because, with a repayment, people tend to keep extending the term (see 'Bias against repayments', p9).

MORTGAGE CODE

Nationwide was excellent on the Mortgage Code. All four advisers explained the code, and which levels of service they could offer our researchers, at the beginning of the interview.

NatWest

DEAL

None of the NatWest advisers established all the researchers' needs. But they were good at explaining the pros and cons of the deals and they made a good effort to match the deals to the customer.

REPAYMENT METHOD

Two advisers recommended repayment mortgages based on the researchers' attitude to risk – although one did still say that repayments aren't good if you plan to move. One recommended a repayment mortgage but without asking about our researchers' attitude to risk or explaining the different options in full. The other said that an interest-only mortgage would be the best option.

MORTGAGE CODE

Two advisers were good at explaining the Mortgage Code. One mentioned the code but didn't fully explain it, and one didn't mention it at all.

'The repayment mortgage is not geared for someone who...knows they're going to be moving'

NORTHERN ROCK

DEAL

The Northern Rock advisers were good at establishing customer needs, but they were weaker at explaining the range of deals and the pros and cons of each.

Two advisers wouldn't commit to a recommendation and left the customer with two options – one of which could have been unsuitable.

REPAYMENT METHOD

Customers are referred to a Legal & General adviser for advice on the repayment method.

Three of the advisers were particularly good. Their explanations were clear and there was no sign of bias. They all recommended repayment mortgages based on the researcher's attitude to risk. The other adviser also recommended a repayment based on attitude to risk, but said that it can be better to take an interest-only if you're likely to move.

MORTGAGE CODE

Three of the advisers were excellent. The other adviser mentioned the code at the start of the interview but didn't explain all the levels of service under the code.

WOOLWICH

DEAL

Two Woolwich advisers explained the pros and cons of the deal well. But, disappointingly, the others just talked about the deal they recommended. And none of them fully established the researchers' circumstances.

REPAYMENT METHOD

Only two asked about attitude to risk. Both of those recommended a repayment mortgage – but both said that our researchers would probably have to start again with another 25-year loan when they moved. One said our researcher should go with a repayment mortgage without explaining the other options. And the other recommended an Isa mortgage because our researcher said she was planning to move.

MORTGAGE CODE

Two were good, but one didn't mention the code at all and the other only did so in passing.

'So I would say, probably, in the circumstances the interest-only route would be better'

This was inappropriate advice for a customer who had said they didn't want to take any risks with their mortgage

STEROIDS IN HERBAL MEDICINES

Chinese traditional remedies are popular – but we've found disturbing drugs in some

Some Chinese 'herbal' remedy shops are selling creams laced with potent steroids that can cause serious side effects. In March, we did a spot check of five shops selling Oriental herbal remedies. We posed as a consumer seeking a treatment for eczema. We bought creams easily, with few questions asked. Our tests found prescription-only corticosteroids in two of the five creams, though all were claimed to be 'herbal'.

Our testing expert has analysed many herbal medicines but had never encountered a treatment containing as many steroids as the unlabelled cream from Beijing Tong Ren Tang (shown below). It contained a cocktail of five different steroids.

It's illegal to supply the steroids we found without a prescription and we're passing our findings to the Medicines Control Agency (MCA), which polices the supply of medicines. Possible side effects of the steroids, when spread on skin, include bruising and thinning of the skin. Once absorbed into the blood, they can even make you more vulnerable to infections.

Traditional Chinese cures are widely available, yet there are huge problems with the way they're regulated. This leaves consumers badly protected from poor quality or even dangerous remedies. Two women recently suffered severe burns after using a Chinese herbal cream to treat a skin condition. The cream contained psoralea fruit, which can make skin sensitive to light – even weak sunlight. Yet there are currently no restrictions on using psoralea fruit in treatments. The MCA is reviewing this issue.

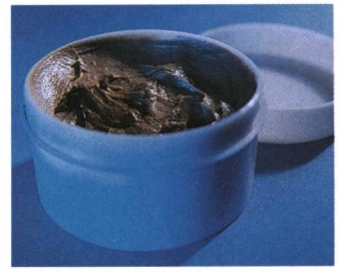
> **The steroids can make you vulnerable to infections**

Earlier this year, the MCA issued a report about a woman who collapsed after taking Chinese herbal tablets. They contained a prescription-only drug which had made her blood sugar level plummet. The MCA is investigating this.

Last year, the MCA extended a ban on the herb aristolochia in unlicensed medicines, to include several plants similar to it. Two cases of kidney failure in the UK were linked to the toxic plant.

Consumers who use traditional remedies may think they're buying a purely herbal product, but it's often hard to tell what's in it – several of the products we bought had no label at all, or only one in Chinese.

The law is clear on some aspects – last year the MCA successfully prosecuted two people over creams containing steroids, and a company over a Chinese medicine containing arsenic. But it's recognised there are some grey areas.



Both creams pictured above contained potent steroids which are prescription-only

Under current UK law, some herbal products are classed as foods – dietary supplements, which can carry health claims. But others are classed as unlicensed herbal remedies – which must make no health claims – others still as licensed herbal medicines. Licensed remedies must have met safety and other set criteria (for more on this, see 'Nature's cures', *Which?*, March 2001, p30).

Unlicensed herbal remedies have a special exemption from licensing, and the lack of set standards is recognised as leaving consumers vulnerable.

The MCA set up an ethnic medicines forum last year, to improve self-regulation by Chinese herbal trade bodies. There are plans to regulate herbal remedies through European law. The MCA's pressing for this, backed by Consumers' Association, and by a range of Chinese herbal trade bodies. It would mean a UK scheme, to ensure remedies are safe, and to give consumers better information about any side effects. For more, see the MCA's website www.open.gov.uk/mca.

THE SHOPS WHICH SOLD US STEROIDS IN DISGUISE

Two of the five creams we bought contained steroids, but we wouldn't have known without testing. One of the creams – from Beijing Tong Ren Tang, in Shaftesbury Avenue, London – had no label at all. The other, Piyan Ping cream from Po Sau Tong, in nearby Lisle Street, had a label mostly in Chinese

PHOTOGRAPHY JOHN TRENHOLM, JONNY THOMPSON

allchange

What's new on the high street

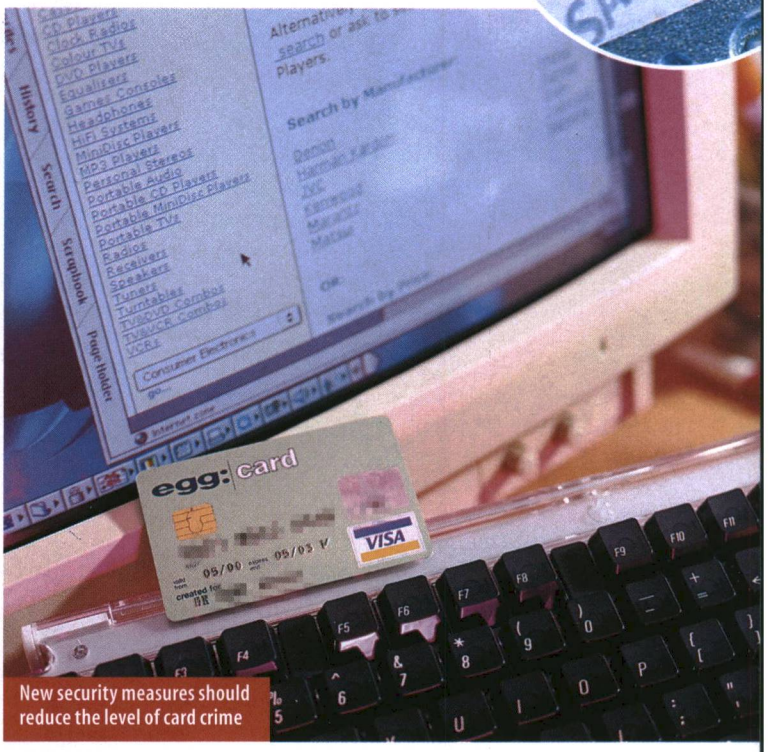
Extra measures to cut card fraud

If you're holding back from buying products over the internet because you're worried about fraud, you may be interested in a new scheme designed to reduce the risk of unauthorised transactions.

At the moment, when you use a credit or debit card to buy online (or in any situation where you're not present at the point of sale), you're asked for your card number, name and the expiry date of the card. With the new scheme, the retailer will also ask for the billing address (not the delivery address) and for the card security code. This code is usually on the signature strip. Unlike other card details, this code isn't printed on receipts – a common way fraudsters get hold of card details. Using a new automated system, the retailer can then check whether the information given is correct.

The scheme was introduced last month and is being rolled out gradually, starting with the retailers that have the worst fraud problems (those selling computers, CDs, books and car spare parts). If this system's successful, it should reduce the incidence of fraud, and save card holders the inconvenience of reclaiming lost money.

It's worth remembering, however, that you're not liable for unauthorised transactions carried out using your debit or credit card if the card doesn't leave your possession.



New security measures should reduce the level of card crime

GPs may soon be able to send electronic prescriptions straight to your local chemist

FROM GP TO PHARMACY

By the end of the year, people in some parts of England and Wales will no longer be given a written or printed prescription from their doctor. Instead, GPs' computer systems will be linked to local pharmacies so that prescriptions can be sent, electronically, direct to the chemist. A similar scheme is planned for some areas of Scotland.

This NHS pilot scheme will be designed so that the electronic prescription will be sent to the pharmacy chosen by the patient. It's hoped that the system will cut errors caused by illegible handwriting, mis-spellings and confusing abbreviations. It may also make life easier for people who have regular repeat prescriptions.

There are seven groups bidding to run these pilot schemes, including major pharmacy chains such as Boots and Lloyds, and the internet pharmacy, Pharmacy2U.

NEW WIRELESS

In the 10th century, King Harald Blåtand (which means Bluetooth) united Norway and Denmark. The new Bluetooth technology that's adopted his name aims to join together electronic products, and could change the way we live.

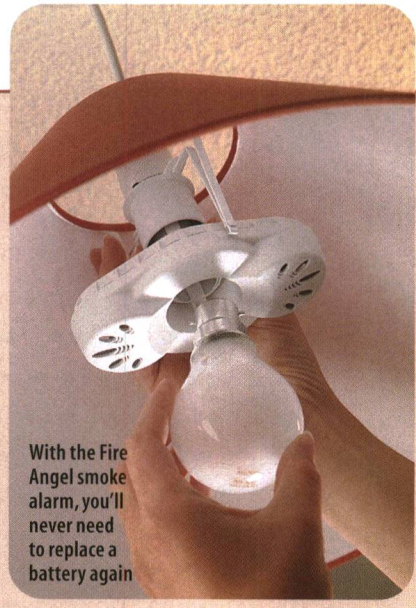
The idea is that devices will be able to communicate automatically with each other, without wires, whenever they're close together. For example, as you carry a Bluetooth laptop computer into a room containing your Bluetooth PC, any new e-mails will automatically be downloaded to the laptop.

Bluetooth chips could be virtually everywhere within a couple of years, but two of the first products to use them are

GUARDIAN ANGEL

Fire Angel is a cleverly designed smoke alarm that fits into a standard light pendant between the bulb and socket. Installing it is as easy as changing a bulb.

It takes power from the light circuit and its built-in rechargeable battery charges when the light's on. To keep this battery fully charged, Fire Angel must be connected to a light that's switched on for at least an hour a week.



With the Fire Angel smoke alarm, you'll never need to replace a battery again

Fire Angel (which is widely available for £19.95) is suitable for baton- and pendant-type ceiling fixtures, including those on dimmer switches. It shouldn't be used with enclosed lamp shades, wall-mounted lights, table lamps or standard lamps. To ensure that it responds as quickly as possible to the presence of smoke, you should fit the alarm as close to the ceiling as possible.

The smoke alarm is easy to test using the light switch, and it's quick to reset after a false alarm by rapidly switching the light on and off twice. This is a great feature, since one reason smoke alarms are left disabled is because of the irritation caused by false alarms. If the power fails, the alarm will continue to work for at least two months.

Overall, Fire Angel is a great product – it's easy to use, there's no battery to replace, and there's no temptation to disable it.

TECHNOLOGY LAUNCHED

the Ericsson mobile phone adaptor and headset, costing £200 (you'll also need a compatible Ericsson phone).

Once the adaptor is plugged into the mobile, and you've put on the headset, you're free to wander anywhere in range of the phone (up to 10m). It even works if the phone's in a briefcase or in another room.

You don't need to have the phone in your hand to make calls because it has voice-activated dialling. Up to ten numbers can be called by saying a name into the headset.

The sound quality of the headset is fine for listening to people who've phoned you, but it's not particularly good at sending your voice to them. Also, some of the people we asked to try it found it didn't clip securely on to their ear.

All told, this is an interesting, though expensive, way to get a hands-free phone link.

This cordless mobile headphone from Ericsson is one of the first Bluetooth products

WEB WATCH

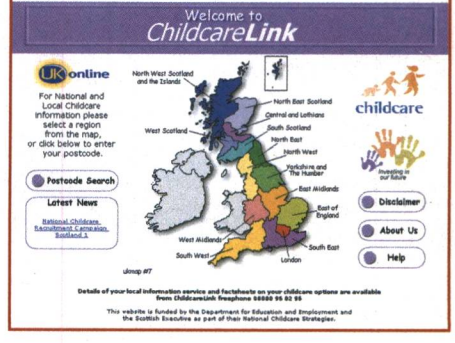
Finding childcare

Founded by the Department for Education and Employment and the Scottish Executive, childcarelink.gov.uk aims to give parents who live in England and Scotland useful background information about childcare, together with a list of childcare facilities in their area. We asked ten parents (or parents-to-be), to have a look at it and tell us what they thought.

They all found the site easy to use and all commented that the general information and advice was very good. In addition, the site gives contact details for local authorities' childcare information services, which parents can ring for further details.

However, when we asked our panel to use the site to track down suitable childcare in their area, they were less impressed. The lists it came up with were often limited and incomplete, and they didn't always tally with local authority ones or with our users' local knowledge. At times, the searches seemed to give inconsistent results – while some came up with very few suggestions, others listed facilities that were too far away to be useful. The 'immediate vacancy' search option wasn't much use either, as this information wasn't up to date enough.

The site is a good idea and it has a lot of potential. However, until all local councils provide it with complete and regular updates, the site can do little more than point parents in the right direction.



Egg is easy to beat

Following the launch of its car insurance last year, Egg now sells house insurance over the internet. The company claims to offer 'instant cover and fantastically low prices'. But we've found its quotes aren't as competitive as this suggests, and it may not be able to give you instant cover online.

We compared Egg with some of our previous Best Buys, plus Screentrade.com, another online insurance supermarket that did pretty well in our last analysis. We collected a total of 32 premiums for both contents and buildings insurance, for a younger and older person living in both low and high risk areas. Overall, Egg didn't do that well. In two cases it was beaten by the three companies we compared it with, and all Screentrade's quotes were cheaper than Egg's. However, Egg would certainly be cheaper than many other insurers, so it might be worth clicking on its website.

Unfortunately, Egg wouldn't give us a quote online for three of our four high risk addresses and asked us to call its helpline – so much for instant cover. All the other companies were able to give us immediate quotes for all the addresses we used.

Disposable batteries are great for emergencies, but they're pricey

THINK ZINC

Being caught with a dead mobile phone battery can be really annoying. You can already buy spare batteries which, like your phone's original, can be recharged. But these need topping up regularly as they tend to run down over a few weeks. An alternative solution may have caught your eye in the accessories rack.

New disposable zinc-air batteries have appeared which have a high capacity and, as long as they're kept sealed, a long shelf-life. Using a Nokia 7110 mobile, we looked at two zinc-air products. For £9.99, the Instant Power battery from Electric Fuel simply attaches to your phone in place of your usual battery (see picture, above). It claims to work up to five times longer than a standard battery. We also tested the Carphone Warehouse Instant Power Charger (£15) which recharges your existing battery up to three times.

Both products are suitable as emergency back-up batteries. They're easy to use (though recharging with the Carphone Warehouse battery takes around two hours) and the technology offers longer life than conventional batteries. But they're expensive, so consider a higher-capacity rechargeable battery instead.

This toilet limescale cleaner lived up to its claims

PLINK, PLINK, FIZZ

Do you suffer from a scaley toilet? In hard-water areas you may get a build-up of limescale which can't be dislodged by a toilet brush. Jeyes has launched a new product that's meant to remedy this.

Parozone Fizz Tabs are tablets which you drop into your toilet bowl. They then fizz away, dissolving limescale below the waterline. They're available in Asda, Tesco and Waitrose for around £1.50 for four tablets.

We gave the tablets to several *Which?* staff members with a limescale problem. They found that Fizz Tabs were good at removing scale, but sometimes they needed to repeat the process to remove it all. However, other users were disappointed that it didn't clean the whole toilet bowl. Scale can be a problem above the waterline, too, and Fizz Tabs didn't touch this – you'd need another product to tackle this problem.

Keep a closer eye on your claim

In February, Directline.com, the online arm of Direct Line insurance, launched an internet claims service for its 2.8 million car insurance customers. The service, which is the first in the UK, allows customers to register online and receive immediate approval for a claim.

Once your claim has been approved, you can monitor the repair process by using its online claims tracking service. This is linked to all the garages that Direct Line uses for repairs. The garage will update the customer's records with the progress of the repair, noting how long it's estimated to take, the cost, and any other additional information, such as whether parts are on order.

Direct Line, one of the largest players in the insurance market, estimates that by 2003 10 per cent of its motor claims will be made online, and it wants to expand its online service into other types of insurance. So it's likely that this kind of claims service will grow throughout the industry.

Our accountants wouldn't let us crash a car in order to test the efficiency of Direct Line's new service, so if you make an online claim please let us know how you get on.

ROUND UP

A new kitemark will soon be appearing on some new TVs. The DVB (Digital Video Broadcast) logo will help you to recognise integrated digital TVs that can receive free digital channels without a set-top box. However, this logo won't guarantee access to all free satellite and terrestrial channels, and you may still need a set-top box to access future services.

Superdrug.com is now using milk floats to deliver its range of products, alongside its existing postal and courier services. There's no minimum order, and deliveries cost between £2.50 and £7.50 depending on how and when your shopping's delivered.

Later this month the West Country will get a low-cost flight connection to Europe, when Go expands its service. For the first time, the budget airline will fly from Bristol to several destinations, including Alicante, Barcelona, Faro, Ibiza, Malaga, Nice, Palma-Mallorca and Rome. You can book tickets direct at www.go-fly.com

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:

allchange@which.net

PHOTOGRAPHY JONNY THOMPSON, CLIVE ROWAT, GETTYONE STONE

Best Buy update washing machines

KEY
★ ☆ ○ ◒ ●
best — worst

We tested five of the latest front-loading models, all of which claim an A rating for efficient energy use

BEST BUY

The **Bosch Maxx WFL 2450 GB** from our last article 'Clean living', *Which?*, August 2000, p36, is still a Best Buy. It's **£430** from Comet, but more widely available at £480. The newly tested **AEG OKO Lavamat 72630 £400** from John Lewis is a new Best Buy. We recommend it for both stain-shifting ability and for being easier than most to use.

A previous Best Buy, the **Samsung Sensor Quick Fuzzy SWF-P10**, has been superseded by new model **SWF-P1005**, which has an A rating. Samsung machines are not easy to find in the shops, so phone the manufacturer for stockists.

Our latest reliability survey (p38) shows that AEG and Bosch are among those brands that are above average for reliability. Ariston, Hotpoint and Whirlpool are below average, breaking down most often.

AEG OKO LAVAMAT 72630 £400

BEST BUY

The AEG proved to be a good all-round performer. Apart from the essential ability to clean very well, its logical controls and clear labelling on the fascia make it very easy to use. Setting the wash programs is very simple. It's also the least noisy of these five machines, is easy to load and unload and is a reliable brand. This becomes a new Best Buy.

Size (hxwxd)	85x60x59cm
Cleaning	★
Spinning efficiency	☆
Noise	☆
Vibration	☆
Unbalanced load	○
Ease of setting programs	☆
Using controls	☆
Average water consumption	45 litres
Annual running costs	£19

Total test score 82%

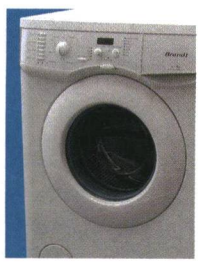
ARISTON MARGHERITA 2000 AL14 £360

The Ariston cleans, spin dries and copes with an unbalanced load efficiently. It also has a very easy program guide and is easy to load and unload. But it's quite noisy and vibrates too much, and we found the door stiff – it needs quite a shove to close. However, overall it comes out quite well. Reliability is still a problem with this brand, though.

Size (hxwxd)	85x60x56cm
Cleaning	★
Spinning efficiency	☆
Noise	◒
Vibration	◒
Unbalanced load	☆
Ease of setting programs	○
Using controls	○
Average water consumption	50 litres
Annual running costs	£22

Total test score 73%

BRANDT WFH 1671 £450



The Brandt name is familiar in Europe but new to the UK. We found it to be a good machine, but it's not particularly easy to use, and is quite noisy. So although we rated it similarly to the AEG overall, it's not a Best Buy. Brandt has recently recalled this model for a small adjustment as the machine became noisier with use. Unsold machines have already been adjusted.

Size (hxwxd)	85x60x60cm
Cleaning	★
Spinning efficiency	★
Noise	◒
Vibration	○
Unbalanced load	☆
Ease of setting programs	○
Using controls	○
Average water consumption	45 litres
Annual running costs	£16

Total test score 83%

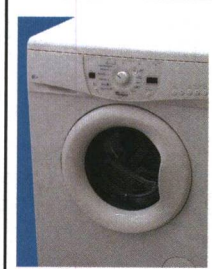
HOTPOINT ULTIMA 1400 WMA 60 £450

The Hotpoint has its good points. It copes well with an unbalanced wash load and has a well-designed door that opens fully and easily so it's easy to load and unload. However, the program information by the main controls is in small print, which makes it hard to read. This machine is not as good as the others in this test – it's quite noisy and heavier on water use.

Size (hxwxd)	85x60x60cm
Cleaning	☆
Spinning efficiency	☆
Noise	◒
Vibration	○
Unbalanced load	★
Ease of setting programs	○
Using controls	○
Average water consumption	60 litres
Annual running costs	£15

Total test score 66%

WHIRLPOOL AWM 8123 £350



The Whirlpool was nearly as good as our Best Buys for having easy-to-understand program settings, as well as cleaning power and an efficient spin. It has no drawbacks (unless you dislike a time delay between the end of the program and opening the door, which the Ariston and Hotpoint also have). However, reliability remains a problem with this brand.

Size (hxwxd)	85x60x60cm
Cleaning	★
Spinning efficiency	☆
Noise	○
Vibration	☆
Unbalanced load	○
Ease of setting programs	☆
Using controls	○
Average water consumption	50 litres
Annual running costs	£17

Total test score 77%

Blink and it's

Good car door locks and immobilisers can deter a thief, but it's still child's play to smash and grab

A car's components can be worth up to three times the value of the car itself, and it takes only two hours to dismantle a vehicle for its parts. Although this is a depressing thought, the good news is that vehicle crime has been falling steadily since 1992, partly due to improving levels of security.

New cars are increasingly being fitted with alarms, central locking and an immobiliser. Also, CCTV and the Secured Car Park scheme are helping to reduce the number of car crimes.

ASSESSING SECURITY

In our security league tables, we've compared 58 models, from superminis to executives, for how easily they can be broken into, and driven away. Several manufacturers fared well in more than one class of car, including Mercedes, Renault, Toyota and Vauxhall. Although no maker came bottom in all our tables, a few models from Fiat, Mazda and VW need to be improved.

To assess how easy it is to steal from cars, we checked whether the car had an alarm, and how easily a thief could break in via the doors, boot and glovebox. We also assessed the security of the stereo system. To judge how easily a car could be stolen, we looked at the immobiliser, alarm, steering lock and door locks, and checked whether the vehicle identification number (VIN) was etched in a prominent position.

"Stealing items from new cars is still too easy"

Overall, our scores show that stealing a new car is becoming very difficult because cars must now be fitted with an electronic immobiliser as standard. Several cars, across the classes, scored eight out of ten. Unfortunately, stealing items from new cars is still too easy. None of the models (including those newly tested) managed to score higher than four out of ten. This is reflected in the latest car crime statistics, which show that a third of offences were thefts of cars, while two-thirds were thefts of items from cars.

THE HARDEST CARS TO DRIVE AWAY

In the supermini class, the Skoda Fabia and Vauxhall Agila – both newly tested for this update – came top. The Audi A2 and VW Bora led the small family car class, while top of the large family class were the Lexus IS 200 and VW Passat. The highest-scoring mini MPVs were all newly tested models: the Chrysler PT Cruiser, Citroën Xsara Picasso, Renault Mégane Scenic, and Toyota Yaris Verso. Both executive cars tested, the Audi A6 and Mercedes E-Class, scored equally well.

LAMINATED GLASS IS A CLEAR IMPROVEMENT

The windows in most new cars are made from toughened glass. This offers little protection from thieves because it's very easy to break. By fitting laminated glass instead (this is already used in windscreens), car crime could be reduced.

Manufacturers across Europe are becoming more interested in laminated glass. It's currently fitted to around 200,000 European cars each year, and demand is growing. Luxury models were the first to benefit, and it's now filtering down to cheaper cars. The industry predicts that it will be available on many cars in the large family class within the next two years, and it should reach all new models within ten to 15 years.

Manufacturers that already offer laminated glass as an option include Audi, BMW, Mercedes, Peugeot, Renault and Volvo. It typically costs £300 to £400 to fit but, as it becomes more widely available, the price should drop.

As well as improving a car's security, laminated glass has safety benefits, too. During a crash, it won't shatter so is less likely to injure the occupants. Also, it reduces the risk of occupants being struck by objects that are outside the car. However, some people are concerned that fire fighters might find it more difficult to rescue someone trapped in a car because the glass is hard to break.

Laminated glass has other advantages – it's more effective than toughened glass at keeping noise out, and it's possible to add a metallic layer to the glass to cut down the amount of heat entering the car on sunny days.

PHOTOGRAPHY JONNY THOMPSON

gone

STEALING FROM THE CAR

Despite the fact that cars are still easy to break into, security seems to be improving – many newly tested models were at the top of their class. However, the differences between the classes are pretty small – even larger cars score poorly and are unlikely to give their owners confidence against theft.

The best score for theft from a supermini was just three out of ten, which is too low to be considered secure. Six cars shared first place: the Ford Ka, Nissan Micra, Rover 25, Skoda Fabia, Toyota Yaris, and Vauxhall Agila. Superminis could improve their score if manufacturers added features that make thieves work harder – deadlocks, seat back locks and an alarm, for example.

In the small family sector, the Audi A3 and Renault Mégane came top, while seven large family cars vied for first place. The newly tested Chrysler PT Cruiser (a mini MPV) and the Renault Espace (a traditional MPV) topped their categories.

SECURITY-CONSCIOUS FEATURES

Improved levels of security fitted to new cars partly explains why newer cars are at a lesser risk of being stolen than older cars. Here we look at some measures that manufacturers have taken in recent years. However, it's worth remembering that risk may change over time as thieves catch up with new technologies, when particular makes of car become more desirable, or when there's a demand for second-hand parts from older cars.

Car manufacturers can deter thieves by forcing them to think harder and take longer. An immobiliser is a good example of this, and is the best way to put off a thief.

The Audi A3, above, and the Renault Mégane, pipped the rest of the small family sector for theft from the car

MPVS/MINI MPVs

Theft from		Theft of
4	Chrysler PT Cruiser 2.0 Classic 5-door	7
4	Renault Espace 2.0 5-door	5
3	Renault Scénic 1.6 RT 5-door	7
3	Toyota Yaris Verso1.3 4-door	7
3	Vauxhall Zafira 1.6 Comfort 5-door	6
2	Citroën Xsara Picasso 1.6 SX 5-door	7
2	Chrysler Voyager 2.5TD SE 5-door	6
2	Mazda Premacy 1.8 GXi 5-door	6
2	Toyota Picnic 2.0 GLS 5-door	6
1	Daihatsu Gran Move 1.6 5-door	6
1	Fiat Multipla 1.6 ELX 100 5-door	6
1	Mitsubishi Space Star 1.3 GLX 5-door	6

In the mini MPV sector, the Renault Scénic, above, was beaten to the top spot by the Chrysler PT Cruiser

Our league tables

We rated the cars out of ten for both theft from the car and for theft of the car itself. We then ordered them on their 'theft from' rating, as there's still plenty of room for improvement. Cars newly assessed for this article are highlighted in orange.

The 'theft from' rating takes into account the ease of breaking into the passenger compartment, luggage space, and glovebox, plus the security of the audio system, alarm protection, and wheels.

The 'theft of' rating takes into account the effectiveness of the electronic immobiliser, steering/ignition lock, door locks, and alarm system. We also check whether the vehicle identification number (VIN) is visible.

SMALL FAMILY CARS

Theft from		Theft of
4	Audi A3 1.6 3-door	6
4	Renault Mégane 1.6e Sport 5-door	6
3	Audi A2 1.4 5-door	8
3	VW Bora 1.9 TDi 4-door	8
3	Fiat Brava 1.4 SX 5-door	6
3	Ford Focus 1.8LX 5-door	6
3	Mazda 323F Shiraz 1.3 5-door	6
3	Mercedes A140 Classic 5-door	6
3	Peugeot 306 1.4 LX 5-door	6
3	Rover 45 1.4iS 5-door	6
3	Vauxhall Astra 1.6 LS 5-door	6
2	Honda Civic 1.5 LS 3-door[1]	6
2	Toyota Corolla 1.6 GS 5-door	6
1	Citroën Xsara 1.4 5-door	7
1	VW Golf 1.6S 5-door	7

1 These results refer to the old Honda Civic and don't necessarily apply to the new version released in January 2001

To combat opportunism, the ignition key should be needed to open the fuel filler cap. This means that the key must be taken out of the ignition at petrol stations – important because many cars are stolen when the key is left in the ignition while the owner's away for just a moment.

Some manufacturers provide stereo systems which are designed to fit in a particular make and model. This is a good initiative because the stereo is far less useful if stolen.

The boot is typically the most difficult part of a car to get into, so thieves will usually break in through a door, then pull down the rear seats to access the boot. So a car with rear seat back locks provides a second barrier to keep thieves out.

Forcing door locks is one of the main methods of gaining entry to vehicles, so deadlocks are effective in reducing both theft from a car and theft of the car itself. It has been estimated that 30 per cent of new cars now have deadlocks fitted as standard.

The government is taking car crime seriously and its target is to reduce vehicle crime by 30 per cent by 2004. Part of its strategy is to encourage manufacturers to take responsibility to fit deadlocks and laminated glass more widely on new cars.

DO YOUR BIT, TOO

Good levels of security will be undermined if owners don't use the security features fitted, or leave their cars in vulnerable situations, such as in unlit streets or car parks without CCTV. You can help to reduce the risk of theft by securing the doors, windows, boot and sun roof every time you leave the car, even if only for a few moments. With good security, your keys may be the only way a thief can steal your car. Take care of them and hide the spare set at home.

A glovebox is invariably easy to break into, so remember that there's no safe storage space in your car. Laminated glazing can help to make cars more secure, but it's still asking for trouble to leave things on display and tempt a thief to try their luck.

SUPERMINIS

Theft from		Theft of
3	Skoda Fabia 1.4 Elegance 5-door	8
3	Vauxhall Agila 1.2 5-door	8
3	Ford Ka 1.3 3-door	6
3	Nissan Micra 1.0 3-door	6
3	Rover 25 1.4iS 5-door	6
3	Toyota Yaris 1.0 VTi GLS 3-door	6
2	VW Lupo 1.4S 3-door	7
2	Citroën Saxo 1.1 SX 5-door	6
2	Fiat Punto 1.9 D 60S 3-door	6
2	Ford Fiesta 1.25 LX 3-door	6
2	Peugeot 106 1.1 XN 3-door	6
2	Peugeot 206 1.1LX 5-door	6
2	VW Polo 1.4CL 5-door	6
1	Renault Clio 1.2RL 3-door	6
1	Seat Arosa 1.0 MPi 3-door	6

As with our safety league table, in February's *Which?*, the Skoda Fabia has topped the security league, too

The Lexus IS 200, above, and the VW Passat, currently lead the large family group

LARGE FAMILY AND EXECUTIVE CARS

Theft from		Theft of
4	Lexus IS 200 4-door	8
4	VW Passat 2.0S 4-door	8
4	Mercedes C-class C200 Elegance 4-dr[1]	7
4	Rover 75 1.8 Club 4-door	7
4	Toyota Avensis 1.8 GS 5-door	7
4	Alfa Romeo156 2.0 T Spark 4-door	6
4	Vauxhall Vectra 1.8 LS 5-door	6
3	Citroën Xantia 1.8 LX 5-door	7
3	Peugeot 406 2.0 HDi GLX 4-door	6
3	Volvo S40 2.0 SE 4-door	6
2	Skoda Octavia 1.8 SLX 5-door	7
2	Daewoo Nubira 2.0 CDX estate 5-door	6
2	Fiat Marea 2.0 GLX 4-door	5
1	Mazda 626 2.0 GSi 5-door	7

Theft from		Theft of
4	Mercedes E-class E240 Elegance 4-door	8
3	Audi A6 2.8 V6 Quattro 4-door	8

1 These results refer to the old Mercedes C-class and don't necessarily apply to the new model released in late 2000

When appliances go wrong, finding a good repairer can seem like a lottery. We went undercover and found a wide variety of standards

Broken promises

Richard Headland goes in search of a reputable electrical repair company

Unless you have a regular repairer you can call on, thumbing through the *Yellow Pages* to find someone to fix your broken washing machine is a daunting task. It's almost impossible to tell the good companies from the bad, especially when you're bombarded with claims about superior service, repair experience and low prices.

But is there any sure-fire way to avoid the cowboys, with their poor standards and hefty repair bills? We commissioned and secretly filmed repairs to a washer-drier, and took some video recorders to be fixed. Our findings reveal that you're not even guaranteed a decent repair service from a company that claims to follow the industry's codes of practice.

THE WASHER-DRIER THAT WOULDN'T DRY

For the first part of our investigation, we installed a Hotpoint washer-drier into our field worker's house in place of her normal machine. Our engineer then ruptured the thermal fuse, which is the final safety cut out in the event of the thermostat overheating. Blowing this fuse also prevents the machine from drying clothes properly. This should be a simple repair, with the replacement part itself costing less than £10.

We then left our hidden camera rolling and asked seven repair companies to come and fix the problem. To reflect the repair options available to consumers, one was a manufacturer's repair service, two were independent repairers registered with DASA (see 'Codes of practice', below) and four were independents not affiliated to any trade association.

When we contacted several national retailers, they said they didn't offer their own repair service for washer-driers, and told us to speak to Hotpoint.

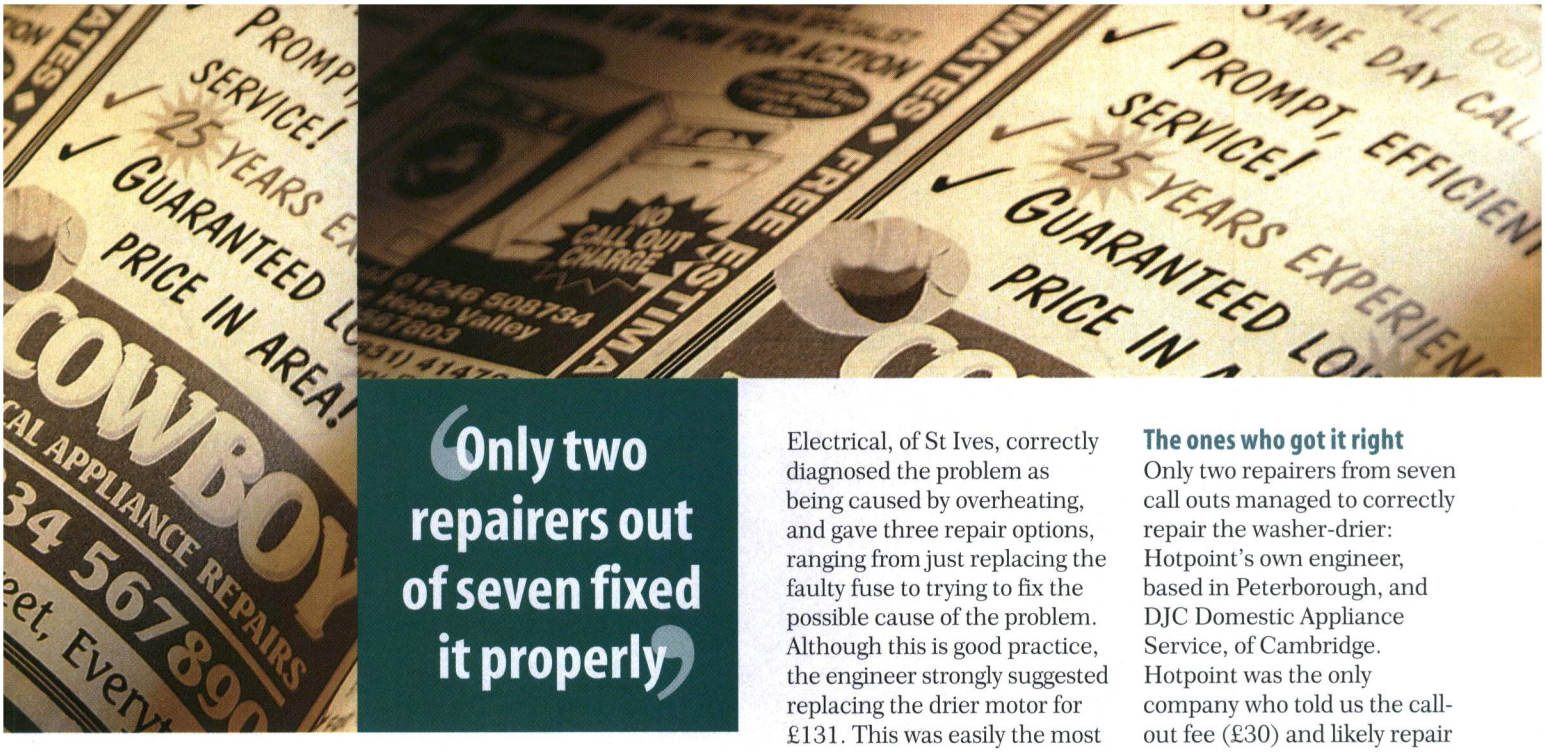
Wrong parts

After each repairer had left, our engineer inspected the quality of the repair. Disturbingly, we found that two independent companies fitted a wrong part, with potentially dangerous consequences. Both Main Electrical, of Cambridge, and a DASA member, T Bailey, of Kirtling, near Newmarket, fitted an additional thermostat instead of a thermal fuse. Although the machine now worked, it had been left without the protection of a thermal fuse, which made it a potential fire risk in the event of overheating. This was particularly puzzling in the case of Main Electrical, whose engineer had taken the faulty

CODES OF PRACTICE

There are three national trade associations which set servicing standards for the electrical repair industry: AMDEA (Association of Manufacturers of Domestic Electrical Appliances); DASA (Domestic Appliance Service Association); and RETRA (Radio, Electrical and Television Retailers' Association). Electrical repair companies volunteer to become members of DASA or RETRA, and are usually vetted for competence standards, or recommended by an existing member company.

Each association has a code of practice setting out various standards regarding quality of customer service, workmanship and clarity, which members are supposed to uphold. Any that don't meet these standards can be investigated by the relevant association and may lose their membership.



"Only two repairers out of seven fixed it properly"

fuse away with him to make sure he returned with the correct replacement. Similarly, the engineers from T Bailey seemed to have correctly diagnosed the fault with the thermal fuse, but still went on to fit the wrong part. Both companies charged around £45, but failed miserably to meet the standards of competence that trade associations would expect from their members.

Impartial advice?

Three repairers left without repairing the fault at all. A DASA member, Crater Electrical, of St Ives, correctly diagnosed the problem as being caused by overheating, and gave three repair options, ranging from just replacing the faulty fuse to trying to fix the possible cause of the problem. Although this is good practice, the engineer strongly suggested replacing the drier motor for £131. This was easily the most expensive estimate we were given, though he went on to say: 'I thought it was going to be a lot more than that'.

Our field worker decided that it wasn't worth spending that much money on a five-year-old appliance. DASA's code of practice states the repairer should advise the customer if an appliance is beyond economic repair. We think that Crater Electrical's engineer should have told our field worker to get a new machine if he really thought the motor needed replacing.

Another independent repairer, NJP Services, of Cambridge, arrived late for his appointment and vaguely diagnosed the problem as the 'thermostat kit'. He gave an estimate of £90 to fix it but, when asked, wouldn't break this down into parts and labour, saying it covered 'absolutely everything, no hidden extras'. Again, this is a very expensive quote to replace a fuse, and our field worker declined the repair.

On the other hand, Cambridge Domestic Appliance, of Cambridge, was an example of honesty and good service. The engineer correctly spotted the problem with the thermal fuse, but didn't have the right replacement part. As he was going on holiday the following day, he recommended some other local repairers, and left without even charging for the call out.

The ones who got it right

Only two repairers from seven call outs managed to correctly repair the washer-drier: Hotpoint's own engineer, based in Peterborough, and DJC Domestic Appliance Service, of Cambridge. Hotpoint was the only company who told us the call-out fee (£30) and likely repair cost (£45 plus parts) when arranging the visit, despite this being a key principle in all industry codes of practice. Their service was efficient, but somewhat expensive at £75. DJC, however, fixed the thermal fuse for a reasonable total cost of £45. But it did take two visits, as the engineer had to refer back to circuit diagrams before he could complete the repair.

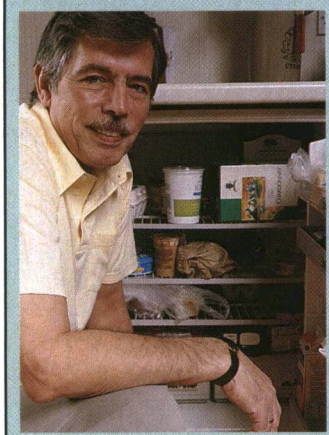
On a positive note, all repairers were able to offer an appointment within three days, and at least specify morning or afternoon slots. Most were on time, too. However, T Bailey, of Newmarket, did not return our field worker's calls as promised, as well as eventually fitting the wrong part. We've asked DASA to investigate both this repairer's standards, and those of Main Electrical.

THE VIDEO THAT WOULDN'T PLAY

In the second part of our undercover work, we planted basic faults on several identical Sanyo video recorders. The belt was unhooked from the tape drive – a common fault, which means tapes get stuck in the machine and won't play. The tape guides were misaligned, which causes poor tracking on pre-recorded cassettes, and the mechanism and heads were left dirty. These common problems weren't mentioned when we left the machines with

PHOTOGRAPHY JONNY THOMPSON, JOHN TRENHOLM

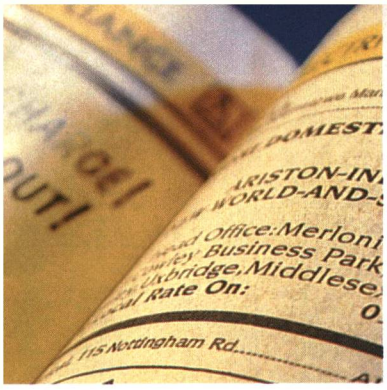
CALL-OUT CHARGE HARD TO SWALLOW



When Brian Shepherd's fridge needed a new door seal, he contacted Capital Repairs, Harrow, to come and fix it. During his initial call, he told the company the make, model and serial number of the fridge, and that it needed a new door seal. Capital explained this would cost £52 for the engineer's visit, plus parts.

After two missed appointments (only one of which he was informed Capital couldn't keep), the engineer finally arrived without the necessary spare seal. He charged £52 for the visit, saying he would order the part and come back to fit it. A few days later, Capital called Brian to advise that the seal was no longer available.

Brian wrote to the company's general manager, saying he expected the engineer to arrive with the correct part as he had given all details on his initial call. Capital Repairs refused to refund the call-out charge, saying Brian could have checked with its spares hotline before booking an engineer. Brian's second letter to the company has gone unanswered. We've asked DASA to investigate Capital Repairs for such poor service.



repairers, but should be checked and resolved as part of a routine VCR inspection.

We compared nine local repair agents: an authorised Sanyo repairer, three large national retail chains, three independent RETRA members, and two non-affiliated independent repairers.

Poor record

All the repairers managed to diagnose and fix the simple belt fault except FJ Bush, an independent based in Luton. The engineer claimed the estimated cost of the repair, £60, meant we would be better off buying a new one, which he then tried to sell to us. Although it's commendable to inform the customer when an item is beyond economic repair, refitting the belt on these VCRs should take a competent repairer no more than ten minutes, and is a very straightforward, cheap repair.

Many repairers didn't clean the heads or mechanism properly, if at all, and only one repairer – Parsons TV (a RETRA member from Luton) – attempted to realign the tape guides to improve playback quality. We noticed that another RETRA member, Stuart Darling, of Milton Keynes, replaced a circuit protector in the power supply. Although this work wasn't essential, this is a common fault on this series of machines, so was probably a prudent measure.

The long and the short of it

There was a huge variation in the time taken to fix our VCRs. Stuart Darling, of Milton Keynes, took only one day to fix the problem, whereas Mastercare (the repair arm of the Dixons group) had still not returned our video recorder eight weeks after we left it with them. Another RETRA agent, Hobbs Components, of Luton, had had the VCR for nearly nine weeks at the time of going to press.

The RETRA code of practice states that member companies should be equipped to complete 80 per cent of repairs within five working days, and should certainly keep the customer informed if the repair is delayed. This wasn't our experience – we had to chase the repairers in question to find out what had happened to our VCRs.

Do you get what you pay for?

Both Comet and Currys in Milton Keynes charged us a £15 'estimation fee' when we left the video – this is deductible from the final repair cost, as long as the work goes ahead.

Currys' in-store repair department took only two days to return the VCR, and the total bill was covered by the estimation fee. However, its in-store price list claims that simple VCR repairs cost £15 including head cleaning, and we found that the heads on our VCR were left dirty.

Comet held on to the VCR for eight working days and charged us £37, which included some head cleaning but no other work to really justify the higher price. AAA Services, an independent repairer based in Leighton Buzzard, took nine days to fix the video, again with only slight cleaning, and charged £35.50. Both seem expensive repairs considering the actual work carried out.

Sanyo's designated repair agent – GM Services, of Milton Keynes – took four working days and charged us a reasonable £16.45 to refit the belt. However, it made no effort to clean the heads or realign the tape guides.

Stuart Darling (Milton Keynes) and Parsons TV (Luton) – both RETRA members – definitely gave the most thorough inspections, though neither was cheap. Stuart Darling offered a quick and efficient service, but at £50.50, was the most expensive repairer. Parsons TV charged £40 for the most competent repair job of all, but it took over four weeks before we got the VCR back.

CERTIFIED REPAIR SCHEMES

For many years there have been calls for all appliance repairers to be regulated as part of an industry-wide accreditation scheme. Last year, RETRA attempted to start a registered servicing scheme, which would have awarded good repairers with certification to demonstrate high standards. However, resistance from members meant the project was shelved. Reputable firms should see such a scheme as a way to get rid of the cowboy operaters and to boost public confidence in well-qualified repairers. However, it seems monitoring costs, and maybe fear of penalties, have created a lack of support among companies.

OUR VERDICT

Even in our small sample, we came across several repairs that weren't up to scratch. Costs, estimates, service levels and advice varied greatly for both the washer-drier and the VCR repairs. It's difficult to recommend any particular type of repairers from such a small investigation, although our last member survey on repairers found that independents were the most favoured (see 'Independents still in front', *Which?*, August 1999, p12).

And we've found evidence that trade associations' codes of practice are often broken by their own members. The washer-drier fault should have been simple to repair, yet two companies still fitted a wrong part with potentially dangerous consequences. One of these was a DASA member, which failed to meet the competence standards set out in its code.

Another common weakness was communication. With in-home visits, it's the repairer's responsibility to ask for as many details as possible during the initial contact to avoid wasted visits. This rarely happened in our investigation. And in Brian Shepherd's case (see 'Call-out charge hard to swallow', opposite), the repairer arrived without parts despite knowing the problem. Similarly, the repairers who needed several weeks to fix the VCRs didn't contact us to explain the delay – we had to chase them instead.

Our findings back up the point we made in 'Perfect practices' (see last month's 'Inside story', p4) that many trade associations do not effectively enforce their codes of practice among members. We welcome the review of codes of practice proposed by the Office of Fair Trading, and the introduction of mystery shopping to support 'better trader' logos where standards are being met.

In the meantime, if you have any doubt about the quality of repair service you receive, check it against the appropriate codes of practice. DASA and RETRA publish their codes online, although AMDEA's is available only by post – see 'Contacts and links', p57, for details. DASA and RETRA both claim to investigate written complaints about any member companies that do not meet the required standards. If appropriate, they will refer the matter to an independent arbitrator to help settle any disputes between customers and member companies.

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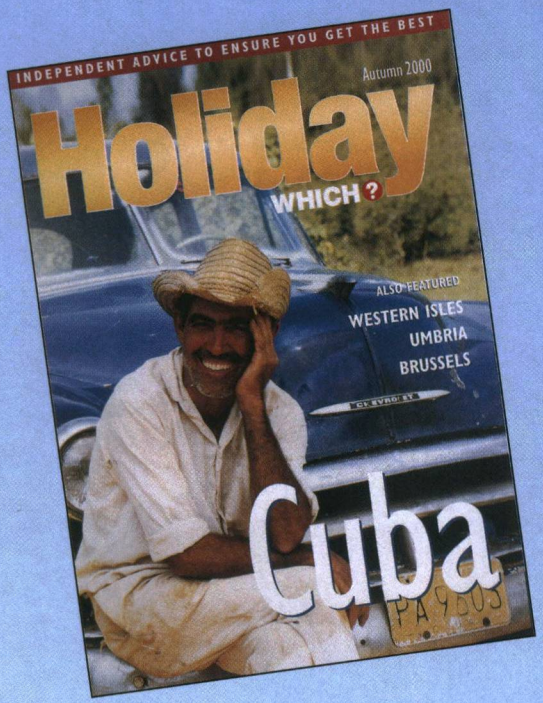

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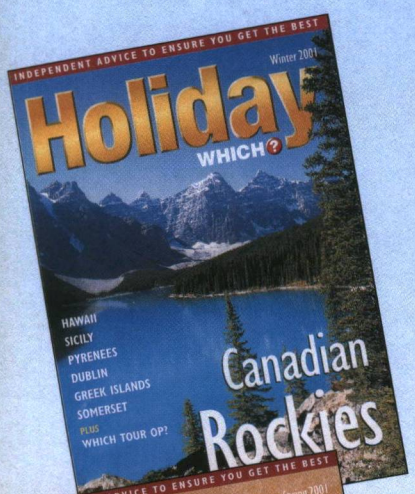

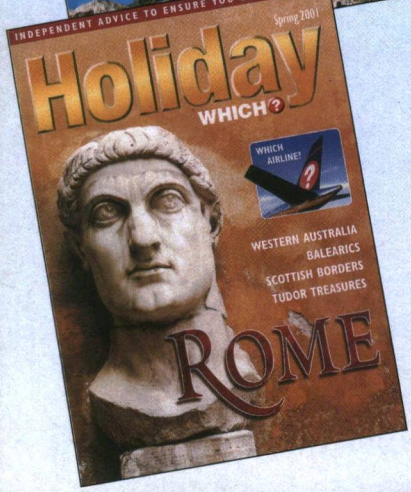

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DAILY BREAD

We've tested six bread makers to see which rise above the rest

With a bread maker, you can enjoy fresh bread every morning without the hassle of kneading dough or nipping to the shops. Before you go to bed, pour in the ingredients, set the relevant program, press a button and, hey presto, a fresh loaf is ready for breakfast.

MORE BREAD FOR LESS DOUGH

Sales of bread makers have risen in recent years – from 80,000 in 1997 to 225,000 in 2000 – while prices have fallen; last time we tested bread makers in 1997 our Best Buy was £200 – but in this report, they are only £140 (the most expensive model on test) and £45(the cheapest model on test).

TESTING THE MAKERS

We baked three white loaves, following the manufacturers' recipes, and three raisin loaves, using our own recipe in each of the six bread makers on test. We wanted to see whether they could consistently produce good quality white loaves and make raisin bread that distributed the fruit well.

We also asked volunteers to use the bread makers at home and give us their verdicts on the bread they produced, and to tell us how easy the bread makers were to use and clean. Each model was tested by four home users – one regularly uses a bread maker, two of whom were keen cooks who had never tried a bread maker, and one who was a relatively inexperienced cook and wouldn't normally attempt to make bread.

BAKING FEATURES

Most bread makers have a similar range of features and accessories such as a removable container, a rapid-bake program, dough programs – which allow you to prepare speciality dough, such as ciabatta or pizza bases, to bake in your oven, and a raisin beep – to signal when to add fruit. All those we tested had a timer so that you can time the bread to be ready for when you get up. Some also have a keep-warm feature which stops the bread becoming soggy if left in the tin too long, a cool wall which makes the bread maker cool to touch, a jam-making function, a crust control which allows you to specify the desired texture or colour of the crust, and an expert mode which allows you to adjust the duration of the baking cycles – this may be useful if, for example, you are using specialist flours that require more kneading.

With the growing popularity of ciabattas, baguettes and fruit breads, bread makers now come with recipe books filled with unusual suggestions such as cranberry nut bread or anchovy and sun-dried tomato loaf. There's also lots of advice to help you make traditional loaves successfully.

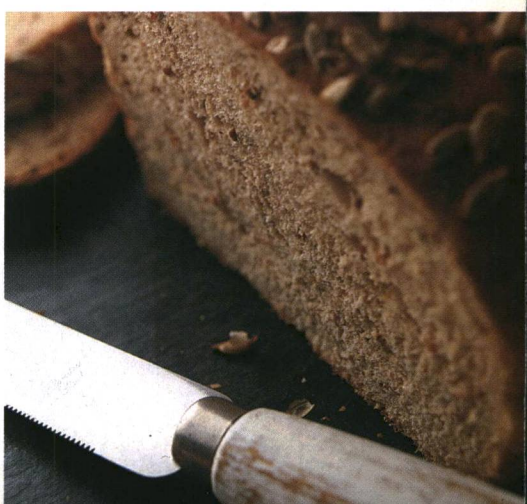
The features our home users thought were most worth having were a recipe book, crust control, a timer, a choice of loaf size and a viewing window. Features they thought less crucial were the ability to cook cakes or jam and a paddle hook – this helps you to remove the kneading blade if it gets stuck in a loaf. Opinion was divided about the practicality of the measuring utensils supplied – some testers felt that they were confusing and preferred to use their own kitchen scales.

USING YOUR LOAF MAKER

Overall, all the machines proved simple to use and their instructions were easy to follow. Although the timers worked well, it's important to make sure you add the ingredients in the specified order as, otherwise, the yeast could make contact with the sugar or salt while the machine is waiting to start, which could cause a reaction that would spoil your loaf.

BETTER THAN HOME BAKING?

We asked our home users how they thought using a bread maker compared with making their own bread by hand. One tester, who had tried both methods, found the bread maker method much simpler and less time consuming and liked the reassurance that enough kneading had been done. A keen home baker, who had always made her own bread, thought that white bread made in a machine tended to be better than hand-made bread but, in her experience, you can get a better texture for wholemeal bread from home baking. Some of our novice cooks queried whether it was worth the hassle when you can now buy such a wide range of fresh breads, but they enjoyed using the bread makers and liked the results.



PHOTOGRAPHY IAIN BAGWELL, SAINSBURY'S THE MAGAZINE

None of the machines we tested had dishwasher-proof parts but our home users found all models straightforward to clean, ranking the Cookworks as the easiest. One drawback is the size of the bread makers – in particular, our home users thought the Prima was too big, with one commenting: 'I feel it is too large to leave out all the time and too big for a cupboard.' Some machines were noisy but our testers were impressed with the comparative quietness of the Panasonic.

The speed of the white loaf cycle varied considerably. The Breville (the slowest model) took three hours and 46 minutes to complete – an hour longer than the Morphy Richards (the quickest model).

THE BREAD WINNERS

On the whole, most of our bread makers produced good quality white loaves. The exceptions were the Breville's loaves which our lab testers found bland, unpleasant and – despite the long cooking time – raw, and the Prima's which our home users said produced 'disappointing' bread that wasn't as good as shop-bought loaves. The white bread made by the Panasonic model was the clear favourite of our home users.

The results for our raisin bread were generally not up to scratch but we didn't use the manufacturers' recipes, which may have given a better result, because we wanted to see how versatile the makers were. We found there was a tendency for the fruit to be unevenly dispersed or (in the Breville's case) chopped up too small. With the Morphy Richards and the Panasonic, the raisins sank to the bottom of the loaves.

KEY
★ ☆ ○ ◒ ●
best worst

NOTES
Each bread maker was tested both in our lab and by four home users.

Texture and crust
These ratings are the combined evaluations of our lab testers who made three white and three raisin loaves with each model. For the crust rating, they looked for an even colour and smooth finish. Loaves with unattractive markings or those which were misshapen were rated poorly. For texture, loaves that had risen well and were light and springy got higher ratings. Loaves with poor ratings had air pockets or a particularly dry texture.

Baking time
This is the time taken to bake the loaf from pressing the start button.

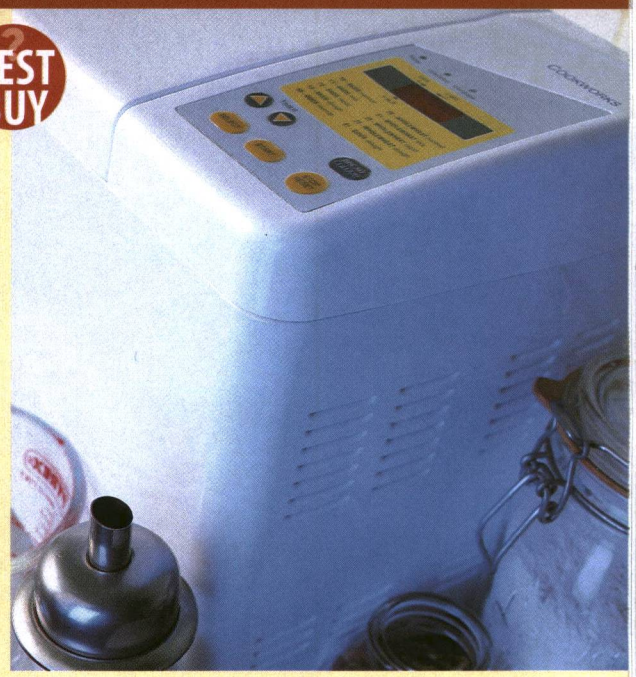
Home users' ratings
This rating was the combined overall verdicts of the home users. The main things it takes into account are the quality of the bread, how easy the machines were to use and clean and how noisy they were.

BREAD MAKERS ON TEST

COOKWORKS B6989 £45

BEST BUY

exclusive to Argos
Capacity 700g
Dimensions (lid open) hxwxd: 45x34x36cm
Weight 5.5kg



Features Dough programs, removable container, recipe book, rapid-bake program, raisin beep, keep-warm facility, detachable lid, viewing window, non-slip feet.

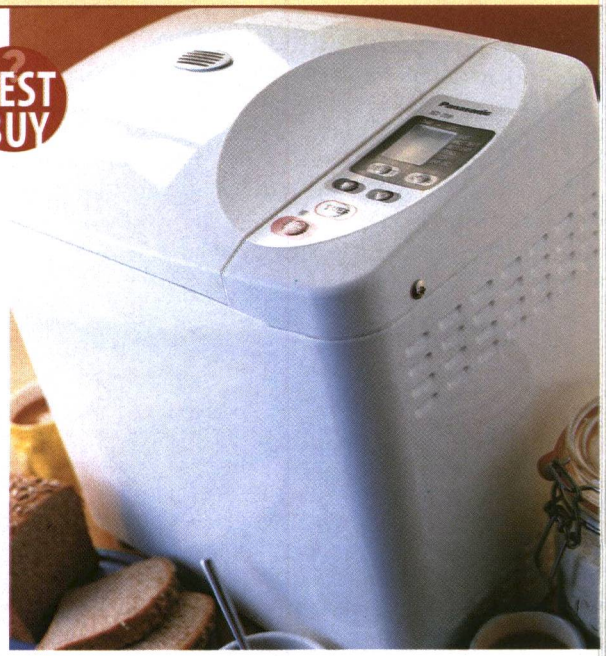
If you're not concerned about a crusty finish on raisin loaves, we recommend this model because of its affordable price tag. At £45 the Cookworks is great value for money. It makes high quality white bread and has a range of useful features. Although our raisin bread tasted doughy, the fruit was distributed evenly. Our home users rated the machine equal third overall. The Cookworks was the easiest machine to clean and the home users also found it simple to use. They particularly liked the smell of its white loaves. Some users felt that the machine took too long to make raisin bread, but rapid-bake programs are available for basic white and wholemeal loaves. These reduce the standard baking times by 70 and 40 minutes respectively.

	White bread	Raisin bread
Texture	★	☆
Crust	☆	◒
Baking time (hours:minutes)	3:44	4:20
Home users' overall rating	○	

PANASONIC SD-206 £140

BEST BUY

widely available
Capacity (min/max) 300/500g
Dimensions (lid open) hxwxd: 54x34x35cm
Weight 7kg



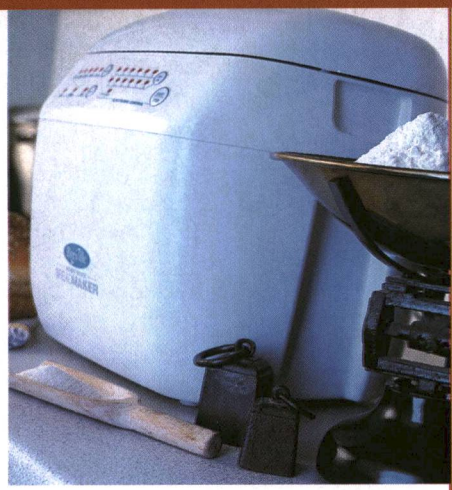
Features Dough programs, removable container, recipe book, rapid-bake program, raisin beep, keep-warm facility, power-failure protection, non-slip feet.

The Panasonic is the most expensive of the models we tested but it was the clear favourite of our home users. It baked white loaves to a consistently high quality but our attempts to make raisin bread were less successful as, like many of the other bread makers, it didn't distribute the fruit evenly. The home users thought its white bread was much better than shop-bought bread. One user's family found the bread so appealing that it 'only lasted ten minutes after being baked', and another raved that it was 'lovely bread'. The Panasonic also won plaudits for being the quietest machine on test – the only moan was that there is no viewing window, so you can't watch the progress of your handiwork.

	White bread	Raisin bread
Texture	☆	○
Crust	☆	◒
Baking time (hours:minutes)	3:28	4:00
Home users' overall rating	★	

BREVILLE BR2 £70

from Argos and Currys
Capacity 750g
Dimensions (lid open) hxwxd: 45x29x40cm
Weight 4.6kg



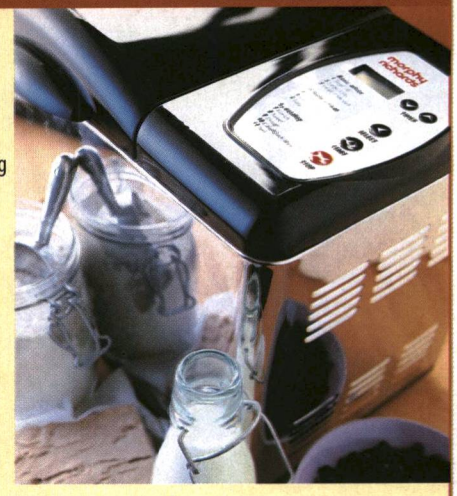
Features This model has only basic features – dough programs, removable container, recipe book, rapid-bake program, detachable lid, viewing window and non-slip feet.

This was the lightest machine on test. Our lab testers were disappointed with the bread it made – the flavour of both types of loaves was bland, and some of the white loaves tasted raw and unpleasant, while the fruit in the raisin bread was broken up by the machine. Our home testers rated it more highly. They liked the smell of the bread it made and thought its white loaves were a little better than shop-bought bread. But the machine was criticised for being the noisiest on test. However, they found the Breville was very easy to program and use.

	White bread	Raisin bread
Texture	○	○
Crust	◒	◒
Baking time (hours:minutes)	3:46	3:32
Home users' overall rating	○	

MORPHY RICHARDS ICON 48221 £60

available from Miller Bros and Great Universal Stores
Capacity (min/max) 450/700g
Dimensions (lid open) hxwxd: 49x34x31cm
Weight 5.3kg



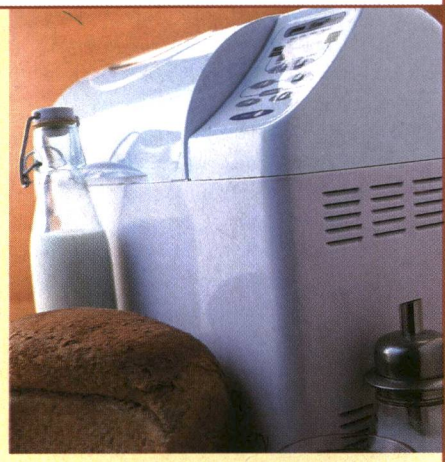
Features Dough programs, removable container, recipe book, raisin beep, keep-warm facility, viewing window, jam-making function, non-slip feet.

It produced good quality white bread which was ready in two hours and 44 minutes – the fastest on test. The raisin loaves dipped in the centre and the fruit was poorly distributed – our home users reported that the raisins mainly sank to the bottom of the loaves. But they were impressed with the range of recipes included in the recipe book, such as pesto bread and, for the sweet-toothed, chocolate bread. Overall, they found this machine easy to use, although one criticism was that the viewing window was too small and awkward to see through.

	White bread	Raisin bread
Texture	☆	○
Crust	☆	○
Baking time (hours:minutes)	2:44	2:52
Home users' overall rating	○	

PRIMA ABM6 £80

from Dixons. Also available in a stainless steel finish for £119
Capacity (min/max) 1/1.5kg
Dimensions (lid open) hxwxd: 46x42x35cm
Weight 7.5kg



Features Dough programs, removable container, recipe book, rapid-bake program, raisin beep, keep-warm facility, detachable lid, power-failure protection, viewing window, non-slip feet, jam-making function and an expert mode.

This was the biggest and heaviest of the machines we tested and it had a minimum loaf size of 1kg – which is quite a large loaf. This model may not be suitable if you live alone or don't have much space in your kitchen. However, it produced satisfactory bread and even dispersed the fruit reasonably well in the raisin bread. But our home testers didn't like this machine. They found its white bread dry and thought its raisin bread was cooked unevenly.

	White bread	Raisin bread
Texture	☆	☆
Crust	○	○
Baking time (hours:minutes)	3:02	3:22
Home users' overall rating	○	

RUSSELL HOBBS 4461

£70 widely available. Also available in a stainless steel finish for £75
Capacity (min/max) 750g/1kg
Dimensions (lid open) hxwxd: 46x34x38cm
Weight 4.7kg

Features Dough programs, removable container, recipe book, rapid-bake program, raisin beep, keep-warm facility, cool wall, detachable lid, power-failure protection, viewing window, non-slip feet, jam-making function.

The Russell Hobbs has a good range of programs and produces good quality bread. Its white bread was a resounding success with our home users. One commented: 'My very fussy daughter said it was delicious'. They also said it was the easiest machine to use. Some didn't like the fact that the measuring utensils did not have markings and the viewing window tended to steam up a little initially. But overall, this machine was second favourite among our home users.

	White bread	Raisin bread
Texture	☆	☆
Crust	○	◒
Baking time (hours:minutes)	3:24	3:30
Home users' overall rating	☆	

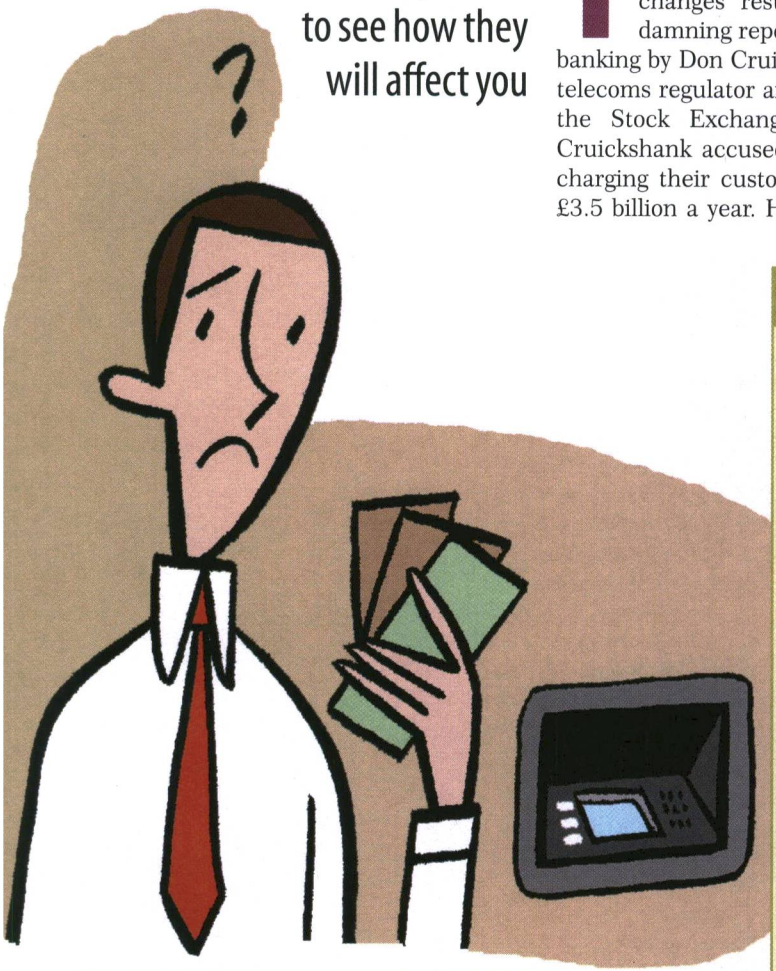
What's new in banking

We review some recent developments to see how they will affect you

The last 12 months have been a time of change for UK banks and building societies. Some of these changes result from last year's damning report on competition in banking by Don Cruickshank (the former telecoms regulator and now Chairman of the Stock Exchange). In the report, Cruickshank accused the banks of overcharging their customers to the tune of £3.5 billion a year. He also made several recommendations that he thought would improve competition in banking and give customers a better deal.

A year on, we report on how some of his recommendations have been taken forward and whether they're likely to improve competition. We've also looked at other changes that have come about as a result of banks seeking a competitive edge in the market and assessed whether they're good news for customers.

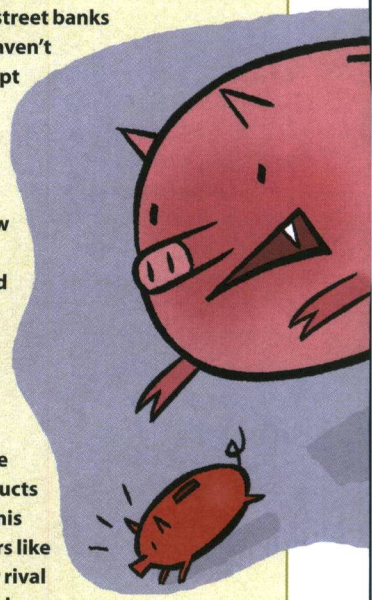
ILLUSTRATION PHIL HANKINSON



BIGGER BUT NOT BETTER

The hostile takeover bid by Lloyds TSB for Abbey National, and the merger discussions between Abbey National and Bank of Scotland, are only the latest in a long line of takeovers and mergers which have seen some of the biggest and best known high-street banks join forces. Some of these merged banks haven't changed or joined their names but have kept their brand identities. So it's sometimes hard to remember that NatWest is now part of The Royal Bank of Scotland, or that Woolwich is owned by Barclays, let alone that Clydesdale and Yorkshire Bank are now both owned by National Australia Bank.

This rash of takeovers and mergers is bad news for banking customers because they reduce competition – particularly when a big bank takes over a smaller one. Despite new entrants to the current accounts market, big banks, such as Barclays, Lloyds TSB and NatWest, still continue to dominate the market and offer less competitive products (see 'Current accounts', March 2001, p44). This domination will only get worse if big players like Lloyds TSB are allowed to take over smaller rival banks like Abbey National. We therefore welcome Steven Byers' referral of the Lloyds TSB bid to the Competition Commission, which will consider whether the merger should proceed. We've called for the Competition Commission to block the merger.



HAVE I BEEN CHARGED OR NOT?

You can now use almost any cashpoint for free, thanks to an agreement by banks and building societies not to charge anyone for using their machines. But some banks' cashpoints are still showing an old message, which says: 'Your card issuer may have charged you for this transaction,' so you may be confused about whether you've been charged. This is despite changes to the Banking Code, which came into effect on 1 January, stating that if you do use your cash card (though not your credit card) in a bank-owned cashpoint that charges, it should now tell you, before you withdraw any cash, how much you'll be charged and by whom. When we checked in March, we found cashpoints owned by Halifax, Lloyds TSB, NatWest and Woolwich still showing an out-of-date message like this. These banks are not complying with the code and the Banking Code Standards Board is talking to them about removing or changing the message.

The only cashpoints that may still charge for use are 'convenience' cashpoints. These are usually located away from banks – in shops, for example, and are increasingly owned by companies that aren't banks. This means they're not covered by the Banking Code and so they don't have to tell you when they charge. Only a few banks, including Alliance & Leicester and Citibank, have convenience cashpoints. Both of these charge non-customers.

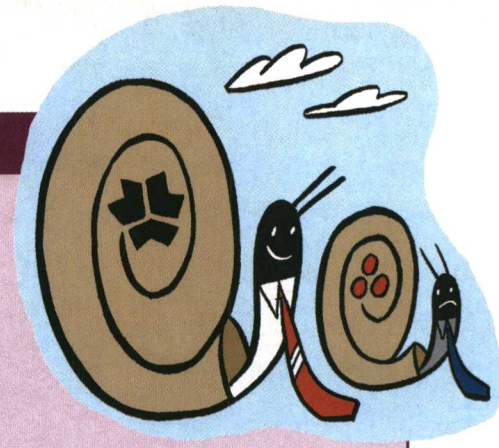
NEW ON THE MARKET

ALL-IN-ONE ACCOUNTS

Also known as current account mortgages, these products allow you to combine different accounts to minimise the interest you pay on your debts. First Active (now Britannic Money) and Virgin One were the first to introduce them. Clydesdale, Intelligent Finance, Woolwich and Yorkshire Bank have since developed their own versions.

Although there are differences in how the accounts work, they generally reduce the interest you pay on debts, such as a mortgage, by offsetting the money in your current account against them. Some also maximise the interest you earn on your current account by linking it with your savings. Flexible features, such as no-penalty payment holidays on mortgages are available with those accounts that include a mortgage. According to the banks, these accounts can save you considerable amounts of money and can help you to pay off your mortgage early. We'll be testing these claims in July's issue.

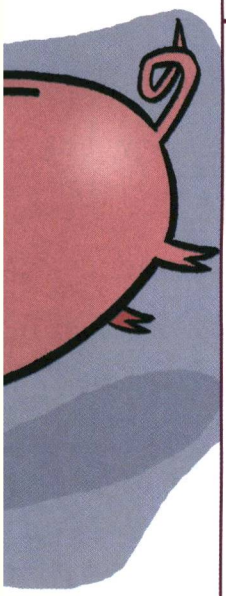
SLOW MOVES TO BETTER COMPETITION



Cheques can take up to 11 days to clear into your account – something *Which?* has long been critical of. The longer the banks hold on to your money, the more interest they can earn on it. And there's no incentive for them to speed up the process because, at the moment, it's not possible for any of the new or smaller banks to offer a more competitive and speedier payment service. According to Cruickshank, this is because the big banks control the systems which oversee cheque clearing and most other forms of payments, such as cash withdrawals, direct debits, electronic transfers and credit card transactions. He says they put up barriers which make it hard for new or smaller banks to take part in these payment systems.

Cruickshank's solution to this problem was to create a new regulator, dubbed PayCom to regulate payment systems with a view to making them more efficient and improving competition in the market. The government has decided to give PayCom's regulatory responsibilities to the Office of Fair Trading rather than create a new watchdog. Details of how the new system will work weren't available when we went to press and it's not yet clear whether it will really improve competition in banking. Switching accounts needs to be made easier, and better monitoring and enforcement of the Banking Code are also needed to significantly improve competition. We'd like to see customers receive more information about the costs of payment services, too.

BANKING FOR ALL



An estimated 3.5 million people in the UK don't have access to basic financial services, such as a current account because of a poor credit history. But this could be about to change, as the high-street banks have started to offer basic accounts catering for the 'financially excluded'. Most of these offer a fairly wide range of facilities, including ATM cards, standing orders and direct debits.

Despite these accounts, the government is also pressing ahead with its plans for a Post Office-based universal bank. Like the banks' own basic accounts, the government hopes the simple accounts offered by the universal bank will help tackle financial exclusion, and ensure that everyone receiving benefits can be paid electronically when payments are automated in 2003. However, the universal bank's accounts are likely to be more basic and to offer fewer facilities than the banks' accounts. And, at an estimated £400 million a year, the scheme's expensive, so the government is looking to the banks to contribute to its running costs. They were reluctant at first to fund what will effectively be a rival institution, arguing that it's duplicating their own efforts. However, seven banks and one building society have now agreed to make their own accounts available at post offices, and to provide some funding, while others are still in negotiation.

TIME TO SWITCH

Many people know they can get a better deal with a different bank but don't switch because of the hassle involved. But now the banking industry is finally trying to make it easier for you to move your account.

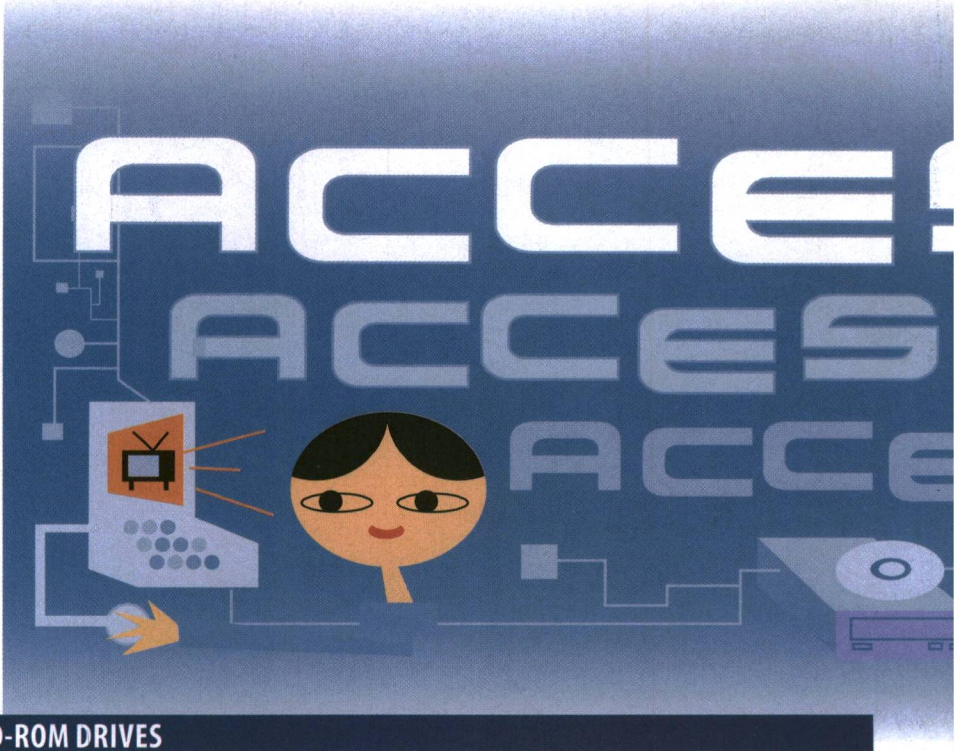
In one pilot scheme, all you have to do is sign an authority with your old bank, and it will arrange for all regular payments, such as direct debits, to be transferred to your new bank automatically. Only a few banks are currently involved in the scheme but all the major banks have agreed to it in principle, and the hope is that by the end of 2001, switching current accounts will be an automatic process. Another scheme being developed is portable account numbers, which you take with you when you switch bank and keep for life.

In an unusual move, Lloyds TSB is now offering its customers £50 if it takes them longer than three days to switch them to another bank. And there's more reason than ever to switch with the attractive incentives being offered by some banks to get new customers. For example, Abbey National offers a switching service, plus a year's interest-free overdraft to new customers, and Alliance & Leicester is offering £50 to new customers. Both these accounts were recent Best Buys (see 'Current accounts', *Which?* March 2001, p44).

RISK PRICING

How well you've handled your debts in the past is becoming an important factor in determining what interest rate you're offered when you apply for credit. Known as 'risk pricing', Cahoot and Capital One are using customers' credit history to decide on the interest rate they're offered on their credit card – people with a poor credit history are offered a higher APR. And the practice is growing in popularity, with Barclaycard's recent announcement that it will offer its credit card to people it would previously have turned away because of their poor credit history. Whether people taken on pay Barclaycard's standard APR of 19.4 per cent or its higher rate of 24.9 per cent will depend on their credit score.

In principle, risk pricing seems like a good way to get cheaper rates if you've got a good credit history. But how banks decide different interest rates isn't clear, and it makes it hard to compare different products.



It's difficult to buy a PC these days that isn't packed to the gills with high-power components. The arms race between manufacturers means that virtually all new PCs are capable of some clever tricks. But to get the most out of all this power, you need accessories: expansion cards (to improve special tasks such as sound reproduction), fast new drives, and peripherals such as printers. In the first of our guides to jazzing up your computer, we've looked at a handful of cheap and expensive CD/DVD drives, graphic and soundcards, TV and radio tuners, and speakers. We've given high-street prices, although there are often savings to be made by buying over the internet

CD-ROM DRIVES

The chances are your computer came with a CD-Rom drive – a device for reading data from compact discs – installed. But you can sometimes save yourself time and hassle by replacing it with a faster drive that can also record. You can load and save big files, perhaps photographs, more quickly, and even record your own music CDs.

But how fast is fast enough? CD speeds are expressed as multiples of 150Kb per second (Kbps), which is the rate the first CD drives ever sold worked at. So a machine that says it is '12 x 10 x 32' speed will record CD-Rs (CDs you can record on to) at 1800Kbps (12 x 150Kbps), record CD-RWs (CDs you can record on to more than once) at 1500Kbps, and read data from CDs at 4800Kbps.

A reading speed of x12 is about right for most people. Don't get over-excited about drives that claim to read data at a gazillion bytes per second – the maximum potential is often not achieved. Instead, look for features such as 'text support' for reading text from audio CDs, or front panel controls such as 'emergency eject' (for when CDs get stuck).

High recording speeds are more useful. Filling up a normal (650Mb) CD takes over an hour with old recorders, but a x10 recorder will get the job done in about seven minutes.

The fastest CD-recording drive just coming on to the home-user market is x20. We tested the Yamaha CRW2100E-VK (£160), which is nearly as fast at x16 for CD-Rs. However, high-speed recordings are only possible for small data bursts or a minority of very fast computers. And 'digital audio extraction' (transferring a music CD on to your hard drive) isn't yet possible at x16 speed. You need special CDs for high speeds – these come labelled as, for example, 'x1-x16'.

Very fast recorders can be quite noisy because of their powerful motors. And sometimes data cannot be supplied fast enough by the PC, rendering blank CDs useless. This tends to happen at speeds of over x12.

You can normally run a 'simulation' mode to measure the fastest speed for recording without errors. But above about x12 speed, you need a drive with 'burnproofing' so that blank disks aren't ruined. This can be done by the drive itself or with burnproofing software, and is vital to get the most out of a high-speed recorder.

Another recording feature to look out for is overburn support, which can squeeze extra data, such as an extra song, on to a CD. However, this is done at risk to both the drive and the CD.

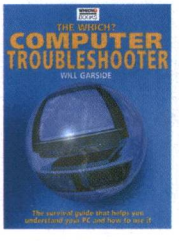
If you don't want to install a CD drive yourself, there are simple, plug-in USB CD-RW drives available, like the Hewlett Packard 8230e (£184), but these tend to be slower than internal drives.

Of all the CD-Rom drives that have been though our lab for testing, we recommend the Creative CD-RW Blaster 12x10x32, £220, tested for *Computing Which?*, March 2001, p10.

This Yamaha CD-recording drive is one of the fastest on the home-user market

ILLUSTRATION CLAUDIA NEWELL PHOTOGRAPHY CLIVE ROWAT

WHICH? BOOKS



The *Which? Computer Troubleshooter* (£12.99) contains practical advice on installing add-ons without courting disaster. Call **0800 252 100** quoting code COTRO (WB0501) for your copy.

DVD-ROM DRIVES

DVD allows you to watch DVD movies on your PC, and if you buy a decoder card (about £60), you can watch the movies through your TV. It's also great for large applications, such as encyclopedias, that take up several CDs.

The downside to DVD is that very few machines can record. In the near future, you'll start to see terms such as DVD-R, DVD-RW, and DVD+RW on the shelves. But currently there's only one recordable DVD format in the UK at an affordable price – DVD-Ram.

DVD-Ram is a rewritable format. It records on to special disks housed in a plastic 'caddy'. Disks can be removed from the caddy, but they cannot usually be played in normal DVD-Rom drives or video DVD players. You can use DVD-Ram drives to play normal CDs and DVDs.

When we tested the Panasonic LF D201E DVD-Ram drive (£350, and one of the few currently available), we found the installation complicated. It wrote at similar speeds to a fast CD writer, but blank disks were easily damaged.

Although DVD-Ram has the potential to be popular, there's a strong argument for waiting before deciding which recordable DVD format to go for as one may win out over the rest.

A good value-for-money alternative is to get a combination DVD player and CD-rewriter. We tested the Ricoh MP9120A-DP combination drive (£208) and it's a good machine. The only niggle was the slightly longer time it took to start using a newly inserted disk.

The Panasonic is one of the few recordable DVD drives on the market

SOUNDCARDS

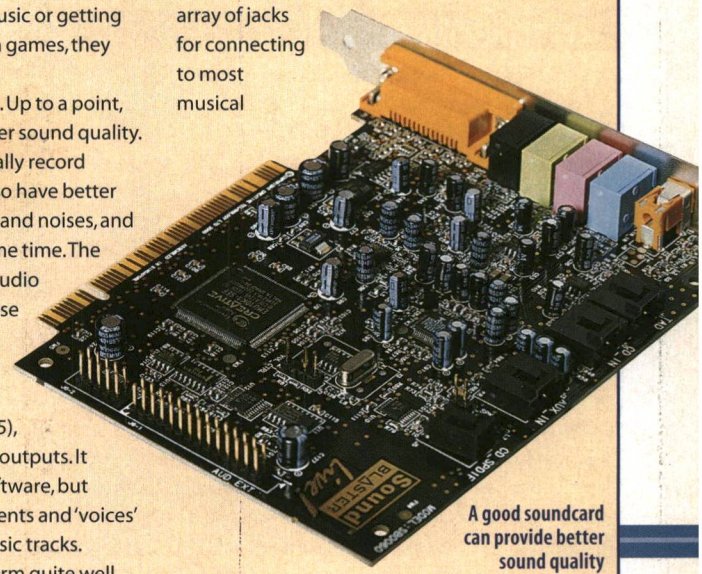
Soundcards are circuit boards that fit inside your computer and help to process the sounds it makes. Many computers come fitted with basic sound cards, which are adequate for everyday use. But for things like editing music or getting good, uninterrupted sound from games, they need to be a bit more advanced.

Prices range from £20 to £160. Up to a point, spending more will get you better sound quality. More expensive cards will normally record sound more realistically. They also have better quality synthesis of instruments and noises, and can play more of them at the same time. The more costly cards tend to offer 'audio acceleration'. This is useful because they spend less time decoding files, such as MP3 tracks.

A cheap card, such as the Guillemot Maxi Sound Muse (£25), typically has no digital inputs or outputs. It comes with a basic bundle of software, but enough for adding new instruments and 'voices' and putting together simple music tracks. Though a card like this can perform quite well across a wide range of applications, it's possible to get noticeably better sound if you spend a little more money.

The best range of soundcards we've seen is the Creative Soundblaster range. One of the most popular models is the Creative Soundblaster Live! (£55), which is perfectly adequate for amateur musicians.

Higher up the price range, you're paying more for increased features than increased sound quality. We've looked at the Creative Soundblaster Live! Platinum (£145), which has two particularly useful added features. The first is an input/output module that fits into a spare drive bay on the front of your PC, so you're not constantly fiddling about round the back of the machine to access the card. It has a dizzying array of jacks for connecting to most musical devices imaginable. An expansion module can be bought to connect more. The other good feature is that it's one of the few cards to offer six-channel audio output. This is great if you have a surround-sound speaker system. Also, the software supplied is extensive and easy to use.



A good soundcard can provide better sound quality

The problem is that, although the instructions were easy to follow, a device as complicated as this can get a bit confusing, especially when there are six speakers wired up to it. Only go above the level of the Creative Soundblaster Live! if you really need the whole range of connecting sockets.

SPEAKERS

A basic pair of speakers won't do justice to the increasingly sophisticated sound that PCs can produce. One way around this is to connect your PC to a hi-fi amplifier.

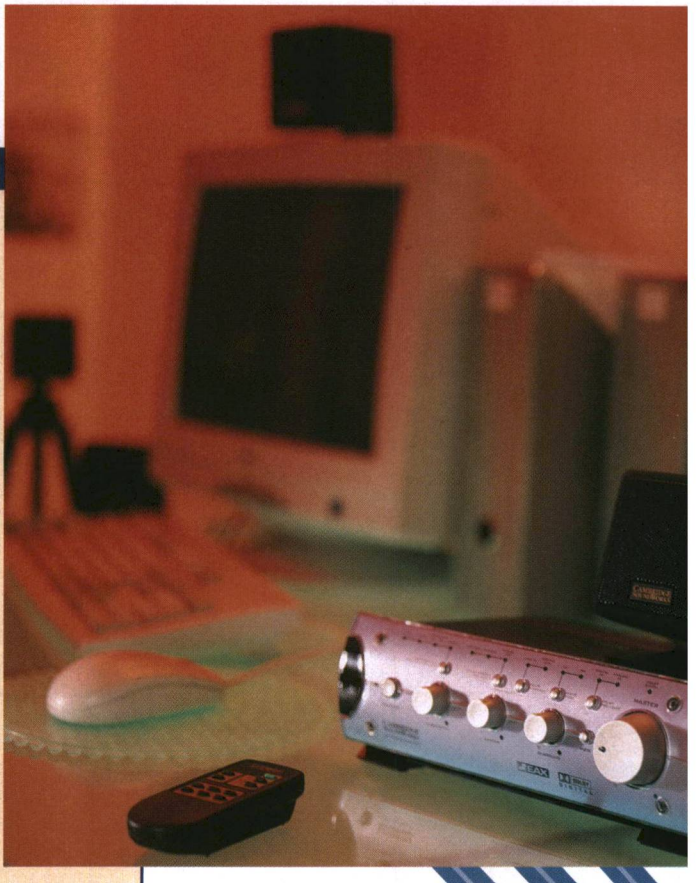
The other alternative is to invest in a more beefy set of computer speakers. For as little as £50, you can get a three-speaker system. The third speaker is a subwoofer, used to reproduce the very low frequencies in the sound. This extended sound range can be well worth the additional investment, but be careful if you have irritable neighbours.

But if you're playing 3D games or listening to movies through Dolby Digital, you may want more than a three-speaker system. Many games reproduce sound according to the virtual environment you're in. For example, in a cave, sound will reverberate around you more. Although some '2D' speaker systems have a switch to emulate 3D effects, this can often sound unnatural.

To get around this, you need a fully-fledged surround-sound system like the Creative Desk Top Theatre 3500 Digital (£188). This is a six-speaker system replete with amplifier and decoder for Dolby Pro-Logic and Dolby Digital. This means you could also hook it up to a DVD player, for example, or PlayStation 2.

The sound you get out of a system like this is very big, and excellent for playing games. However, like most budget systems, there is a noticeably unnatural quality that makes it poor for serious cinema watching. Also, it doesn't decode the Dolby Theatre System used on some (though not many) DVDs.

To get a system that will be better for film buffs, you need to get out of the budget range and spend a bit more money.



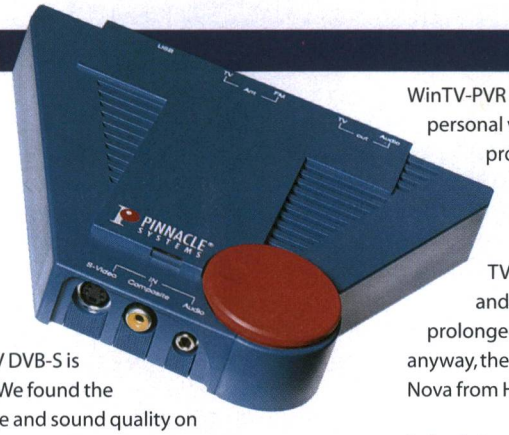
TELEVISION TUNERS

It's now possible to watch TV on your computer, using TV tuners for your PC. These are either circuit boards that you fit inside your computer, or devices that plug in to your PC's USB port. Many can use the software supplied to perform extra tricks, such as converting teletext pages for your internet browser, or capturing video to edit on your PC.

An example of the type that just plugs in is the Pinnacle Studio PCTV USB (£65). The plug-in connection and a helpful on-screen assistant means that getting started is very easy. And the software for playing it was easy, too. For example, you can call up a matrix of all the channels being received to see them all at the same time. But you pay for the ease of installation – the speed of the external connection means that picture quality and synchronisation of sound is poor.

Picture quality can be improved with an internal card like the Pinnacle Studio PCTV (£50). This card offers a similar range of features to the Pinnacle Studio PCTV USB, but is more hassle to install. For yet better quality, you can get an internal card that offers stereo reception, like the Hauppauge WinTV Nova (£120).

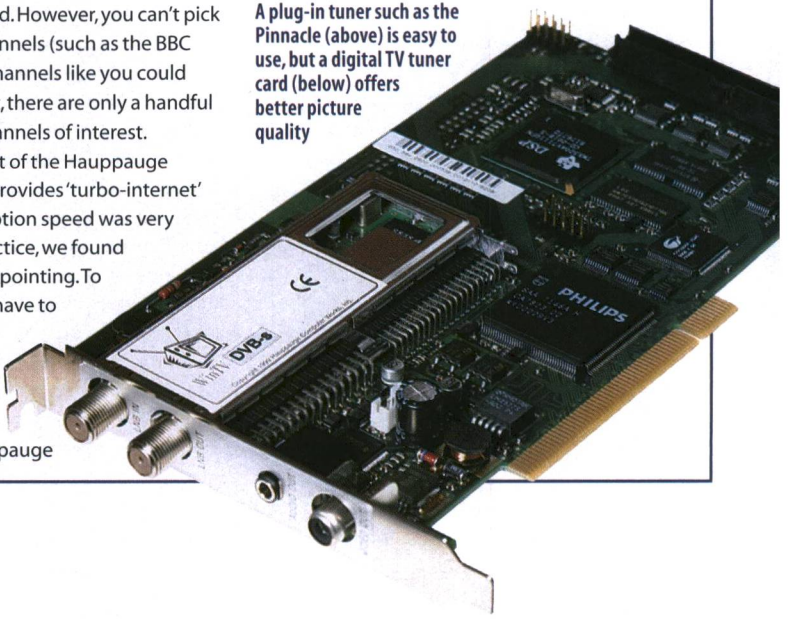
TV tuner cards that can offer digital satellite reception (in conjunction with a satellite dish) are more expensive. For example, the Hauppauge WinTV DVB-S is £210. We found the picture and sound quality on this card to be very good. However, you can't pick up some free-to-air channels (such as the BBC ones) or subscription channels like you could with a normal TV. In fact, there are only a handful of English language channels of interest.



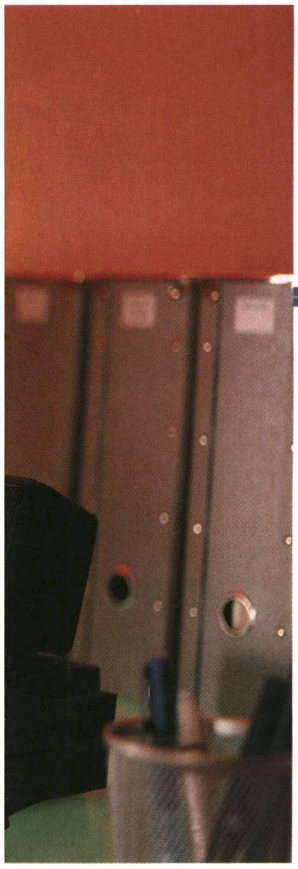
The other great boast of the Hauppauge WinTV DVB-S is that it provides 'turbo-internet' access. The stated reception speed was very fast (2Mbps) but, in practice, we found the surfing speed disappointing. To achieve full speed you have to arrange downloads of pages or files well in advance.

There are also TV cards, such as the Hauppauge WinTV-PVR (£200), which act in a similar way to personal video recorders, recording programmes to hard drive as they go along, so you can catch up with a TV programme if the phone rings.

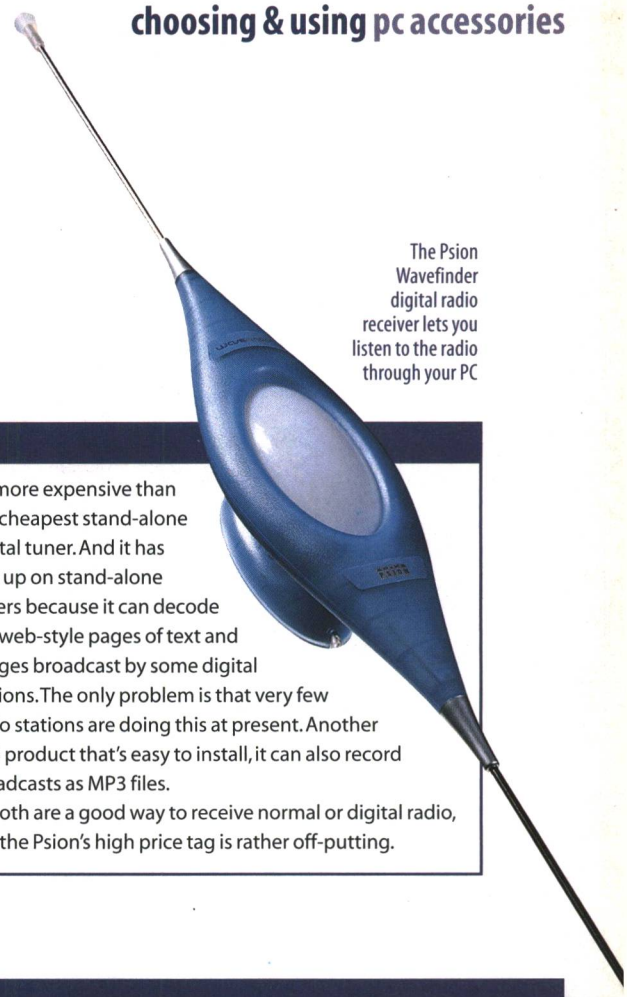
On the whole, we'd say that getting TV through your PC is a bit of a gimmick and the quality isn't always great for prolonged or serious viewing. If you fancy one anyway, the best that we've seen is the WinTV Nova from Hauppauge (£120).



A plug-in tuner such as the Pinnacle (above) is easy to use, but a digital TV tuner card (below) offers better picture quality



A surround-sound speaker system can make a huge difference to the sound experience



The Psion Wavefinder digital radio receiver lets you listen to the radio through your PC

RADIO TUNERS

Radio is enjoying a renaissance as a background accompaniment for people spending more time on their PCs. And now you can listen to the radio through your PC. This can be done cheaply and easily using a plug-in device such as the D-Link DU-R100 (£30), a stand-alone aerial and base that can receive stereo FM broadcasts. The sound can be routed through your soundcard or direct to your speakers. Simply plug it into the USB port on your PC, which is quick enough to give good-quality output. The software is simple to use and can record signals as MP3 files on to your hard drive at pre-selected times.

Another option is to go for the Psion Wavefinder (£300), a digital radio receiver. £300 is a lot to pay, but it's no more expensive than the cheapest stand-alone digital tuner. And it has one up on stand-alone tuners because it can decode the web-style pages of text and images broadcast by some digital stations. The only problem is that very few radio stations are doing this at present. Another USB product that's easy to install, it can also record broadcasts as MP3 files.

Both are a good way to receive normal or digital radio, but the Psion's high price tag is rather off-putting.

GRAPHICS CARDS

Graphics cards are circuit boards that you fit to your computer by removing the cover and wiring them up. It's not nearly as tricky as it sounds, and can help your computer produce some impressive results. For 2D graphics, you won't find gigantic differences between cards. Look for the maximum resolution that the card can produce and its associated 'refresh rate'. The higher the refresh rate, the less flickering you will see (as long as your monitor's refresh rate is as fast). Go for a low-priced one unless you want to edit video or play DVDs.

Graphics cards really make a difference with 3D graphics, such as those you'll find on a lot of modern games. Working out the movements of objects in virtual space, how they appear to the player and what their skins and reflections look like is not easy, and graphics cards help you to see this kind of detail.

For 3D graphics, the most important specifications are the 'polygon count' – the number of enclosed areas the card can process the movement of in one second – and its memory (Ram). The polygon count indicates how smoothly the action seems to flow. A cheaper card (about £90) will handle about 20 million triangles per second; a top-of-the-range one (over £400) about 31 million.

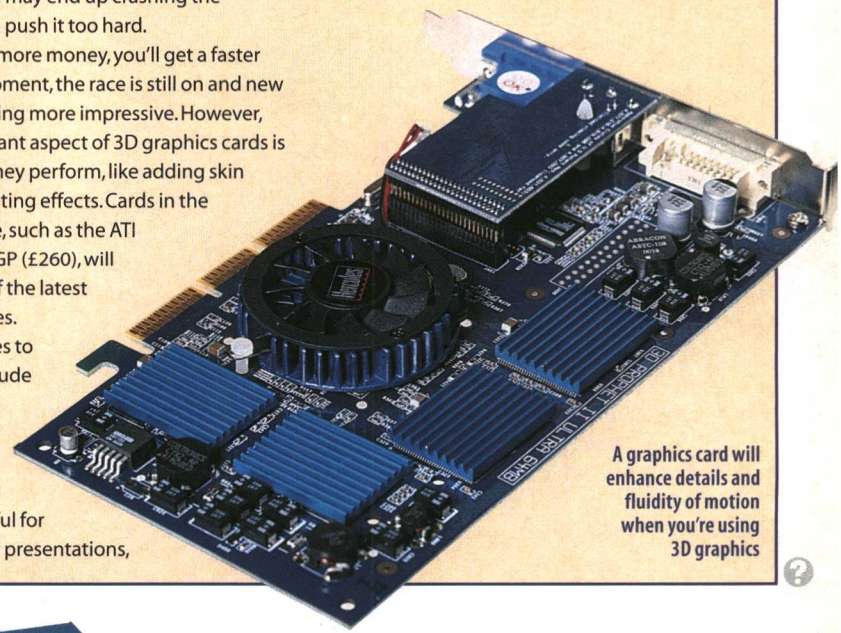
At low-detail levels, you won't notice the differences between a cheap and an expensive card. But at high-detail levels, cheap cards start producing very jerky motion. Detailed games can normally be played with cheap cards, though, because they recognise the card and adjust the graphics accordingly.

To notice the differences between expensive cards, you'll need a good monitor (which will cost at least £200) and high-detail, cutting-edge games. With a top-flight card like the Guillemot 3D Prophet II GTS Ultra (£420) you can push the speed even further using the 'over-clocking' software provided. This increases the rate at which the graphics processor works beyond the normal rate of the chip. It can improve fluidity of motion, but you may end up crashing the computer if you push it too hard.

If you spend more money, you'll get a faster card – at the moment, the race is still on and new cards keep getting more impressive. However, another important aspect of 3D graphics cards is the tricks that they perform, like adding skin texture and lighting effects. Cards in the mid-price range, such as the ATI Radeon VIVO AGP (£260), will support most of the latest graphics features.

Other features to look out for include the range of input and output jacks available. Video sockets are useful for video editing or presentations, and some cards come with software to help make these tasks a cinch. Newer cards also come with digital visual interfaces for connecting to digital monitors with improved quality.

In conclusion, if you spend more, you consistently get improvements in performance. However, even a cheaper card like the Creative 3D Blaster GeForce2 MX AGP (£92) will improve your enjoyment. And although it won't be as quick as a really expensive card, a mid-range card like the ATI Radeon VIVO AGP has enough features to make games look really good.



A graphics card will enhance details and fluidity of motion when you're using 3D graphics

BALANCING THE

Shelves bow under the weight of the scores of diet books on sale – but half of the 14 top-selling ones we looked at don't stack up

Nothing beats a balanced diet and regular physical activity to keep you healthy and in shape. Being overweight or obese is not good for you – it increases risks of heart disease and other conditions such as diabetes, infertility and joint pain.

If you think your weight may be affecting your health, use our body mass index (BMI) chart, p36, as a rough guide. You should always discuss weight-related health concerns with your GP. Children, adolescents, pregnant or breast-feeding women, people with diabetes and certain other medical conditions or requiring specialist diets should never restrict food intake without consulting their doctor.

If you do need to lose weight, you may well buy a diet book. We've examined 14 top sellers – with the help of experts in nutrition, exercise and psychology. Our aim is to help you find a sensible diet that helps you lose weight healthily and keep it off, not just from among this selection of books, but from any on the bookshelf.

HOW TO SPOT A GOOD WEIGHT LOSS PLAN

Any plan should clearly point out groups of people – we've already outlined them above – who should not follow the diet without seeking medical advice. It should also set realistic weight loss targets that consider health benefits as the ultimate goal, and encourage lifestyle and attitude changes people can stick to, rather than offer a quick-fix approach.

It's important that a plan shows how to assess your need to lose weight in the first place, and helps explain your individual energy (calorie) needs – the guideline for normal daily requirement is around 2,500 for men and 2,000 for women. Essentially, the energy you eat needs to be less than you use (by around 500 to 1,000 calories a day) to lose weight at the healthy rate of 0.5kg to 1kg (1lb to 2lb) a week.

A good plan should address lifestyle and behaviour, helping you adapt to particular eating patterns such as family meals or restaurant choices regardless of financial constraints, and to avoid and deal with relapses. It should be based on healthy eating guidelines (see 'Being sensible', below) providing and explaining the need for essential nutrients in recommended amounts. This ensures your health isn't at risk and that weight loss is mainly fat rather than muscle or fluid. It should give recipes or examples to illustrate typical meals. It must emphasise the importance of increased and maintained physical activity, and explain how to fit this into your daily routine. It should also give advice on maintaining your target weight once reached.

Ideally a diet will discuss research that backs its claims, but this is not the same as anecdotal case studies or celebrity testimonials, which are not in themselves scientific proof that the plan will work for you.

Be wary of diet sheets obtained by fax or circulated as a photocopy. One we came across claimed to be from a reputable health charity – it wasn't, and it was also dangerous (see 'Other diets', p36).

Although each diet was different, most fell into one of five types, and we examine the theory behind each type, below.

BEING SENSIBLE

Aim to:

- eat at least five portions of fruit and vegetables a day (not including potatoes – these count as starchy food)
- eat meals based on starchy foods – potatoes, bread, rice and pasta (preferably wholegrain versions which have more fibre). Be careful not to serve these with lots of creamy or fatty products
- eat moderate amounts of protein foods – meat, poultry, eggs, fish and alternatives such as beans, lentils, tofu and nuts. Use leaner cuts of meats, and avoid cooking methods which add fat
- use skimmed or semi-skimmed milk and eat reduced fat cheeses and yogurts (to cut fat not calcium) in moderate amounts
- eat small amounts of fatty or sugary foods. This group includes salad dressings and mayonnaise, oils, butter, margarine and spreads, pastries, sweets, chocolates, biscuits, cakes, ice creams and sauces. Unsaturated oils and spreads are the healthiest choice
- drink alcohol in moderation. Maximum recommended levels are three to four units a day for men, and two to three for women. A unit is half a pint of normal strength beer or lager, a 100ml glass of wine or a pub measure (25ml) of spirits.

Take regular exercise

An active person burns more energy than someone seated all day. Research shows that people who increase and stick to regular activity are more likely to maintain any weight loss. Sensible exercise programmes advise on safety issues, especially for those with mobility or health problems, and the importance of activity for weight management and health. They should explain how to fit increased exercise in with normal activities. Programmes should start gently, and become more challenging over time. The ultimate aim should be to spend around 30 minutes, five times a week engaged in activity which leaves you warm and slightly out of breath.

LOW-FAT DIETS

New Body Plan
Red Wine Diet
New Inch Loss Plan
Fighting Fat, Fighting Fit (in part)
6 Ways to Lose a Stone in 6 Weeks

In theory These encourage reduction of fats from any source. Fat has more than

BOOKS

twice the calories per gram of protein or carbohydrate. Guidelines state that no more than 35 per cent of our energy should come from fat (which includes spreading fats, cooking oils, and fat used in sauces and other processed foods such as cheese, meat products, cakes, pastries and crisps). Typical low-fat diets reduce this to 25 per cent or less. Generally you'd eat only the leanest types of poultry, meat or fish, and lowest fat options of dairy foods, although you'd be allowed controlled amounts of food from the five food groups.

In practice As with any diet, these will enable weight loss as long as your energy intake is lower than your body's needs. Increased physical activity will help this, too. From a health point of view, dietitians don't recommend fat-free diets or generally those under 1,200 calories a day unless specifically medically advised. Small amounts of fats are needed to provide essential fatty acids and help absorption of some vitamins.

MODERATE FAT REDUCTION DIETS

Fighting Fat, Fighting Fit (in part)

In theory These reduce overall food intake, keeping fat to between 25 and 33 per cent of the energy we eat. The diets contain a balanced proportion of the various food groups, but give guidance on the size of the portions, what to buy and how to cook to keep fat levels lower.

In practice As long as your energy intake is less than you're using up, this approach works without posing

health problems, especially where physical activity is increased and maintained.

LOW-CARBOHYDRATE DIETS

Carbohydrate Addict's Diet
The Diet Cure
Dr Atkins New Diet Revolution
Eat Fat, Get Thin!
Protein Power

In theory These diets claim to change the way the body deals with food. They argue that people are overweight because carbohydrates in the diet cause too much insulin in the blood. Insulin is a hormone produced in the pancreas which helps us to use and store energy. The diets reduce insulin levels by restricting the amount of sugary and starchy foods – or carbohydrates – in meals. So instead of eating these, eat more sources of protein such as meat, fish, cheese or eggs and non-starchy vegetables.
In practice The principles of these diets are not in line with healthy eating guidelines. However much insulin you have in your blood, your body won't store fat unless you eat too much for your needs. What's more, there's evidence that obesity causes the body to over-produce insulin. There's no scientific proof that long-term loss of body fat can be achieved other than by eating fewer calories than your body needs, and there's evidence that much initial weight loss is water. So any weight loss with this diet is due to eating fewer calories than needed. Diets allowing less than 50g to 100g (2oz to 4oz) of carbohydrates a day can cause the body to break down fat differently to produce fuel known as ketones. High levels of ketones in the blood cause ketosis which is not a normal state for the body. It can give people unpleasant side effects such as bad breath, nausea and an unpleasant taste in the mouth. Low-carbohydrate diets can also lack fibre. The diets are also higher in protein than healthy eating guidelines recommend. They are not recommended for general use.

'HAY' DIETS

Food Combining for Health
The Hay Diet Made Easy

In theory These are not weight loss diets but primarily plans to promote health. They claim the body works best when certain foods aren't eaten together, and that regaining optimum body weight is a benefit of the diet. They encourage eating only from whole food sources – no refined starches or sugars, and no additives. Protein foods such as meat, poultry, dairy foods and eggs should not be eaten at the same meal as starchy foods such as bread, pasta, rice or potatoes. Other vegetables and salads, and most fruit can be eaten with either type of meal. The diets also go into detail about acid and alkaline foods, and also about how food intolerances and other disorders can be alleviated.
In practice There's little scientific evidence that 'Hay' diets work, but many people claim health benefits from eating this way. The diets include food from all food groups, so although they may not necessarily be eaten together, they could be balanced according to healthy eating guidelines. Both books gave meal suggestions providing a balanced diet, although the panel felt that care would be needed to make sure enough foods high in iron and calcium are eaten. Neither book gave information about the importance of exercise with respect to weight loss – although they were more concerned with restoring or enhancing wellbeing than slimming. Because they don't claim to be weight loss diets we've not included them in our ratings.

OTHER DIETS

A few of the diets we came across didn't fall into any of the other groups directly.

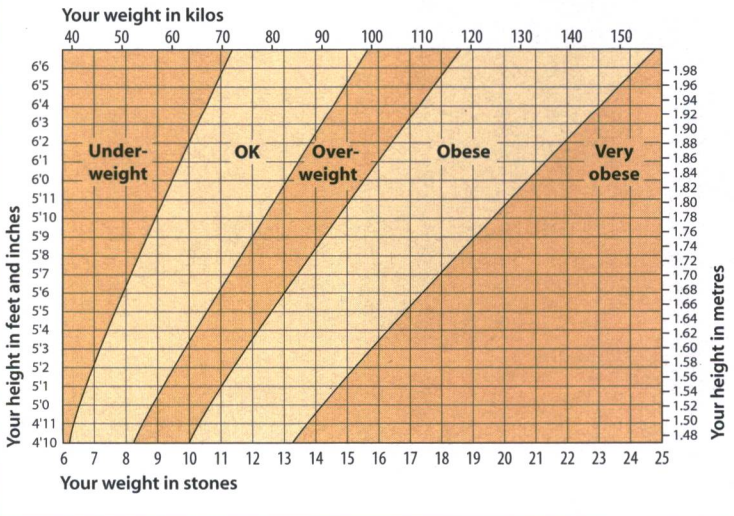
The New Cabbage Soup Diet is an extremely low-fat diet based on limited food choices.
In theory This diet, designed to be used for a maximum of a week, aims for a quick, large weight loss through low-fat restrictive eating and increased physical activity. There are two plans – the seven-day plan or the three-day blitz plan.
In practice Much of the weight you'll lose over the week is fluid. Longer use could lead to the body getting low on nutrients (although the book does warn about this). Returning to normal living is likely to put most of the weight back on again.

The Eat Right Diet sets out an eating plan according to your blood type. The author states the book is about overall health, although the book claims it is 'a solution to staying healthy, living longer and achieving your ideal weight'.
In theory The author claims that the way our bodies deal with different foods relates to our blood types, traced back to our human ancestry. For instance, those with type A blood are more suited to vegetarian diets, while type O people are healthier eating plenty of meat. Each blood group's diet differs accordingly – the type O diet is high in protein and low in carbohydrate, while type AB recommends avoiding red meat, wheat and pulses.
In practice There's no scientific proof that a diet based on blood group will be more successful for weight loss than any other calorie-controlled diet. The book provides weight loss options alongside the other eating plans, and these are reduced calorie anyway, so would assist weight loss regardless of your blood type.

The British Heart Foundation diet is a one-sheet diet often obtained by fax, or passed around and copied.
In theory You can lose 10lb in three days by eating bizarre food combinations such as bananas, peanut butter, beetroot, snack crackers and vanilla ice cream. It claims it 'works on a chemical breakdown'.
In practice The British Heart Foundation, the UK's leading heart health charity, told us it's not responsible for this diet and has never put its name to any type of crash dieting. It is not balanced, and this level of weight loss is both unsafe and ineffective. It gives no advice about increased physical activity, and it should not be attempted.

BODY MASS INDEX

Your body mass index (BMI) gives an indication of your weight in relation to your height. It's a general guide only – acceptable levels are determined by your sex, build, or amount of muscle. See your GP if you're worried that your weight may be affecting your health



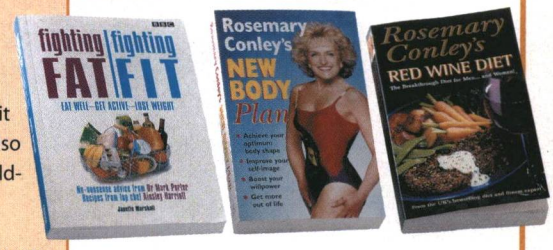
PHOTOGRAPHY JAMES DUNCAN

TAKE IT OR LEAVE IT

We give the lowdown on the diets our expert panel chewed over…

ON BALANCE

Our experts felt these diets were on the whole safe, provided balanced nutrition, plenty of advice about the importance of exercise, and were supportive about being workable with people's lifestyles. They also gave appropriate warnings about people who shouldn't follow them, and when to stop, although they fell a little short on advice about psychological barriers you might meet. *Fighting Fat, Fighting Fit* helped people assess their weight and work out suitable targets. The books explained energy values in food, and how this needs to be balanced with activity. Our dietitian felt the Rosemary Conley diets were very low in fat, and that healthy weight loss can be achieved with a more moderate fat reduction, which might fit better into people's lifestyles. The dietitian also felt the books ought to advise women of child-bearing age to take the daily allowance of mineral supplements, as well as the recommended multivitamins while dieting. While not needed on a normal balanced diet, including them is difficult when restricting food intake, especially if eating fewer than 1,700 calories daily.



Fighting Fat, Fighting Fit, Janette Marshall
New Body Plan, Rosemary Conley
Red Wine Diet, Rosemary Conley

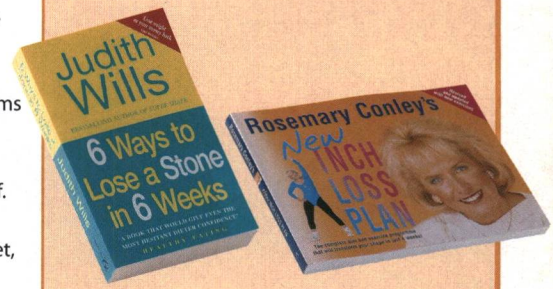
IN THE BALANCE

These diets would be unlikely to cause serious health risks. But our experts felt they failed to address certain key issues.

Nutritionally, *6 Ways to Lose a Stone in 6 Weeks* was good, and there was useful advice about physical activity, but our expert panel felt a little more safety advice could have been given to people who are very overweight or have health conditions. The panel also felt the fixed time, rapid weight loss approach can lead to psychological problems about keeping lost weight off.

Our panel felt *New Inch Loss Plan*, which is designed as a 28-day diet, was a little stringent on sticking to a very low-fat regime. It also felt that although the book said lots on how to exercise, there was little about why it's needed, which would help users maintain their target weight.

The panel felt that the 'time frame' cover claims of the books, six and four weeks respectively, aren't in keeping with the life-long lifestyle approach needed to lose weight and keep it off. Neither book provided enough guidance to overcome psychological barriers during the diet, and there was no advice that women of child-bearing age ought to take mineral supplements (though multivitamins were recommended by *New Inch Loss Plan*) – which we'd advise to people eating under 1,700 calories a day.



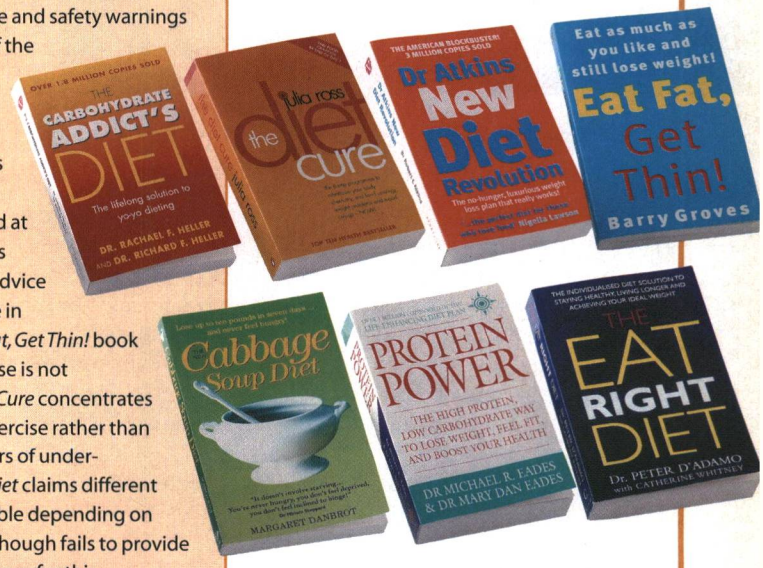
6 Ways to Lose a Stone in 6 Weeks, Judith Wills
New Inch Loss Plan, Rosemary Conley

OFF BALANCE

Nutritionally, our panel had major concerns about aspects of each of these diets. *Dr Atkins New Diet Revolution* and *Protein Power* could produce ketosis symptoms (see 'Low-carbohydrate diets', opposite). *Carbohydrate Addict's Diet, Diet Cure* and *Eat Fat, Get Thin!* have more carbohydrate, but still at levels lower than recommended in healthy eating guidelines. Fibre is also low in many of these diets. All these diets were felt by the panel to be difficult to fit into social or family eating routines because of the strict guidelines on food choices. Only *Dr Atkins New Diet Revolution, Eat Fat, Get Thin!* and *Protein Power* made an attempt to assist readers to work out whether they are overweight in the first place. In addition, only *The New Cabbage Soup Diet* explained energy (calorie) balance fully. The panel felt the others help give the impression that they provide weight loss without eating fewer calories than the body needs.

Our panel also had serious concerns about exercise advice in these books. *Protein Power* gave potentially dangerous advice on doing a vigorous workout on an empty stomach and with low carbohydrate intake, which could lead to dizziness and fainting. It also failed to give guidance about seeking advice before starting an exercise regime. *The New Cabbage Soup Diet* did provide some good advice and safety warnings but this was at the back of the book. In the diet sections it advised jogging exercises, which could lead to injury in beginners and overweight people, though this isn't explained at this point. The other books gave largely inadequate advice about exercise and its role in weight loss, and the *Eat Fat, Get Thin!* book actually stated that exercise is not important, while *The Diet Cure* concentrates on the dangers of over-exercise rather than the more common dangers of under-exercising. *The Eat Right Diet* claims different types of exercise are suitable depending on people's blood groups, although fails to provide any strong scientific evidence for this.

With the exception of *Dr Atkins New Diet Revolution*, the books fell short on supply of genuine advice on psychological issues such as the importance of gaining self control. These are completely overlooked by *The Eat Right Diet, The Diet Cure, Eat Fat, Get Thin!* and *Protein Power*.



Carbohydrate Addict's Diet, Dr Richard F Heller and Dr Rachel Heller
The Diet Cure, Julia Ross
Dr Atkins New Diet Revolution, Dr Robert C Atkins
Eat Fat, Get Thin!, Barry Groves
The New Cabbage Soup Diet, Margaret Danbrot
Protein Power, Dr Michael R Eades and Dr Mary Eades
The Eat Right Diet, Dr Peter D'Adamo and Cath Whitney

WHICH BRANDS GET YOUR VOTE?

We've analysed appliance breakdowns in 31,000 homes and reveal the brands that deserve your support

Our product tests can tell you which models do the job best and are easiest to use. But to help you choose which brands are the most likely to give you years of trouble-free use, we rely on our unique, annual reliability survey. More than 31,000 *Which?* members returned our detailed questionnaire that asked them about their electronic and domestic appliances – a big thank you to everyone who replied.

CHOOSE YOUR BRANDS CAREFULLY

What's clear from our survey is that you can't always trust one particular brand to make reliable products across the board. While domestic appliance manufacturers such as Bosch and Zanussi generally appear towards the top of our domestic appliance league tables, their tumble driers are below average for reliability. But some things never change – all Hoover's products appear towards the bottom of our tables, as they have done every year for the last six years.

Dyson upright vacuum cleaners are by far the most popular brand among our readers, and accounted for more than 40 per cent of the models in our survey. However, both Dyson's upright and cylinder models are among the least reliable.

With electronic products (TVs and cameras, for example) trends are harder to see, because manufacturers don't tend to make such a wide range of products. Overall, electronic products are more reliable.

Washer-driers continue to be the most unreliable type of appliance, with 29 per cent of machines up to six years old needing a repair. Washing machines are next, with a fifth needing a repair. At the other end of the scale are products such as answering machines where only around 5 per cent had needed to be repaired.

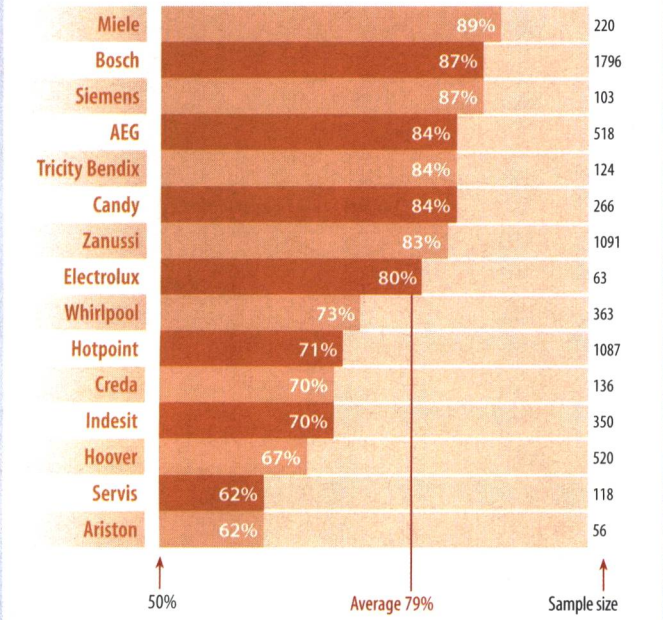
RATING THE BRANDS

To produce our league tables, we analysed the breakdown rates of more than 53,000 products. Each table shows the percentage of each manufacturer's machines that have never needed a repair. For long-standing products, like washing machines and VCRs, we've included models up to six years old. But for newer products that haven't been around for so long, like widescreen TVs and digital answering machines, we compared models that are up to three years old. In our analysis, we allowed for the fact that some brands in our survey had more older machines than others.

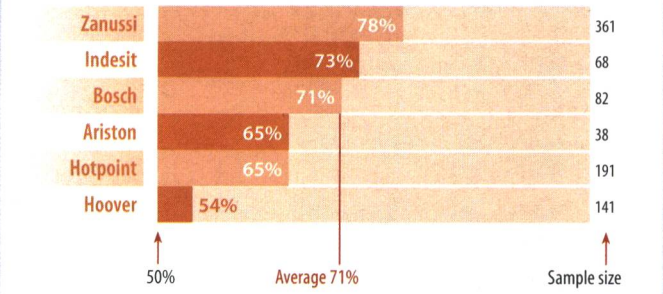
PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION LAWRENCE ZEEGEN

FRONT-LOADING WASHING MACHINES

We compared the reliability of front-loading machines, as this type is by far the most popular. It's well worth picking one of the more reliable brands because there's a huge difference between the best and worst models.

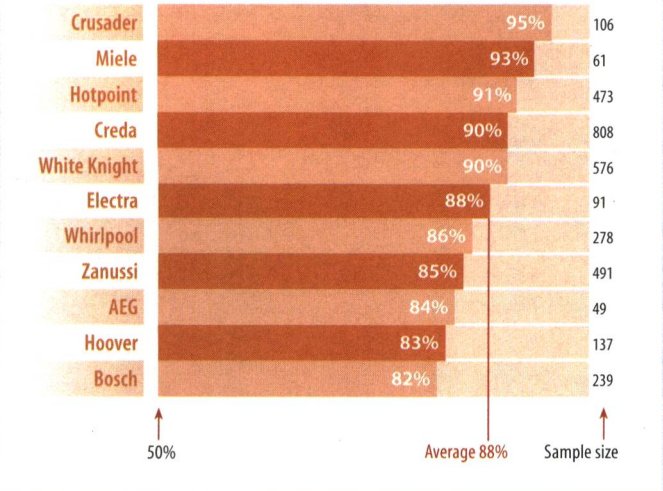


WASHER-DRIERS



TUMBLE DRIERS

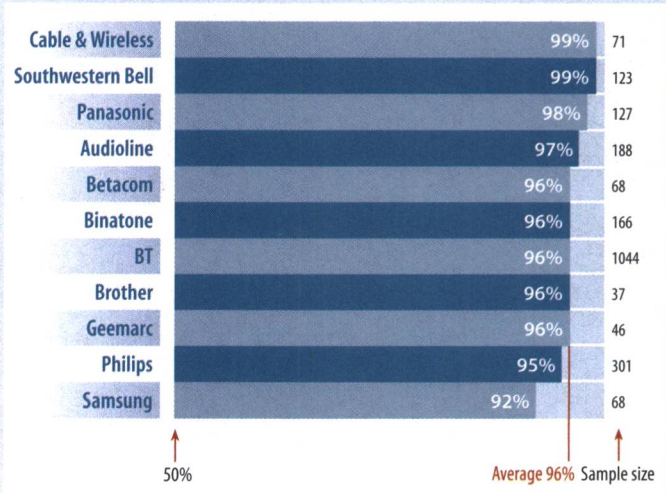
Compared with other domestic appliances, tumble driers are fairly reliable. Most people own vented driers, but we found no difference in reliability between vented and condenser types.



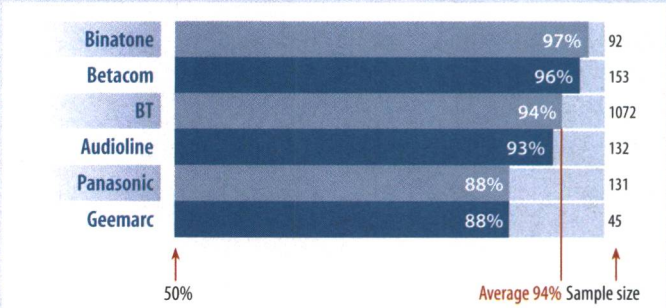
ANSWERING MACHINES

There are two types of answering machine: older, tape-based ones, and the newer digital models with no moving parts. We analysed them separately (tape machines up to six years old and digital machines up to three years old), and had expected to find that digital models were more reliable. But, in fact, we found that there was little difference between them.

Digital answering machines

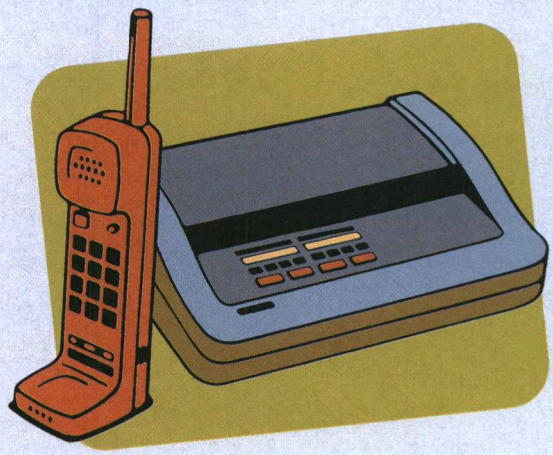


Tape-based answering machines



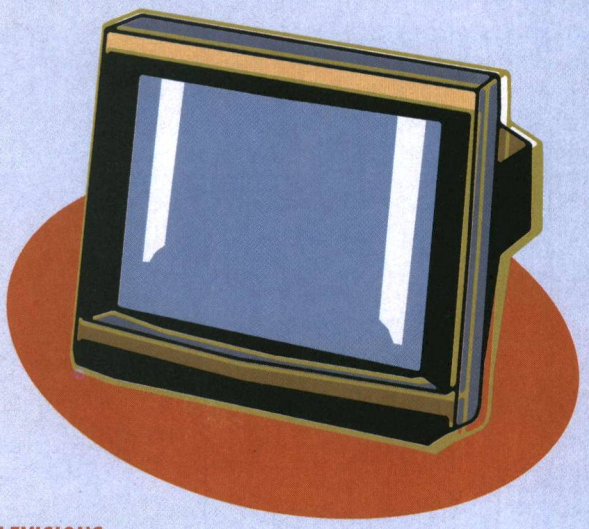
Our survey

In September and October 2000, we sent 60,000 questionnaires to a random selection of *Which?* members – 30,000 about domestic appliances and 30,000 on electronic products. We received 31,031 completed questionnaires, which included details about the reliability of 53,472 products that fell into our age range.



Our league tables

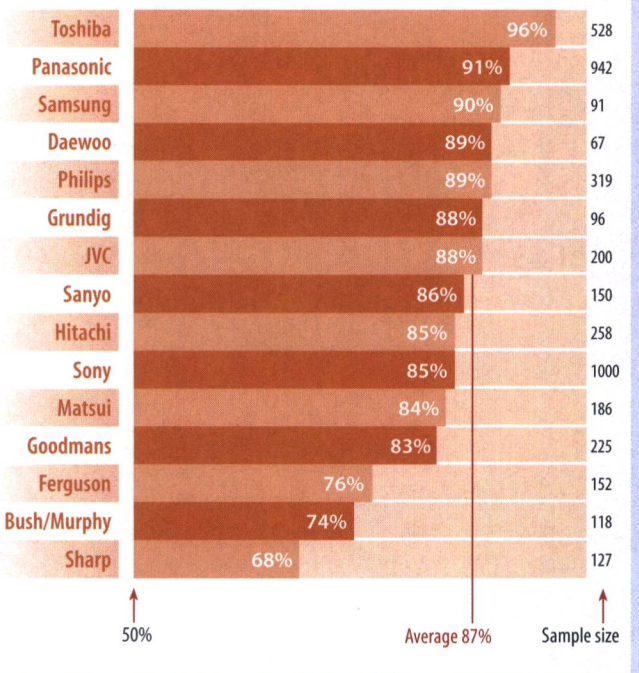
The tables show the percentage of each brand that have never needed a repair.



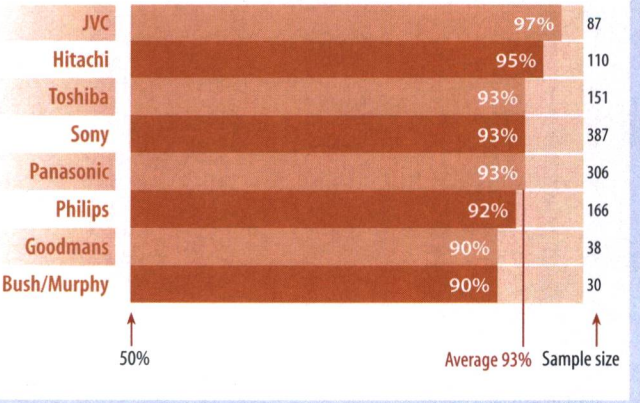
TELEVISIONS

Despite the arrival of widescreen TVs a few years ago, 85 per cent of readers with TVs still own standard sets. We looked at standard TVs up to six years old and found big differences in reliability. The widescreen TVs in our sample were up to only three years old, so we'd expect them to have had fewer breakdowns. There were no real differences between brands.

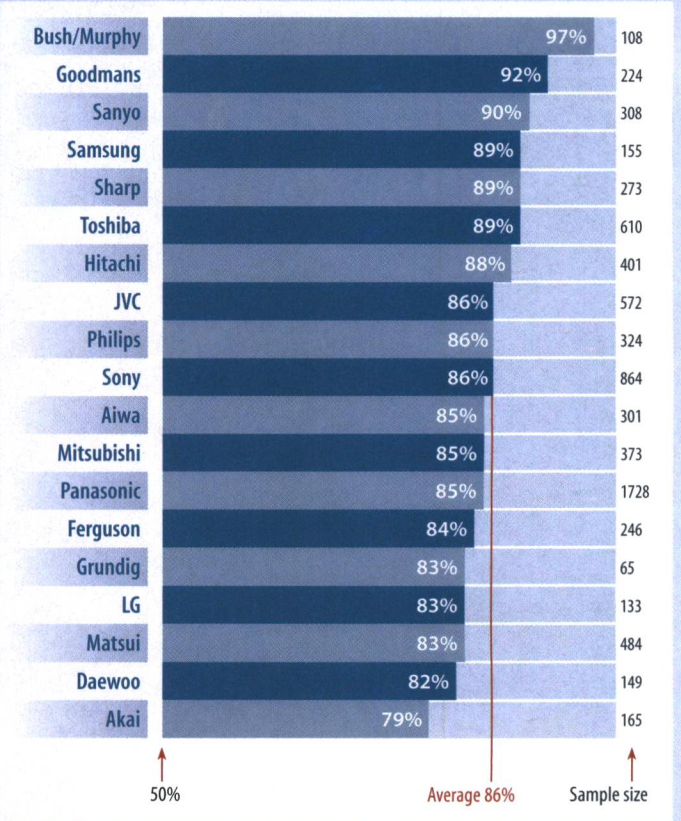
Standard TVs



Widescreen TVs



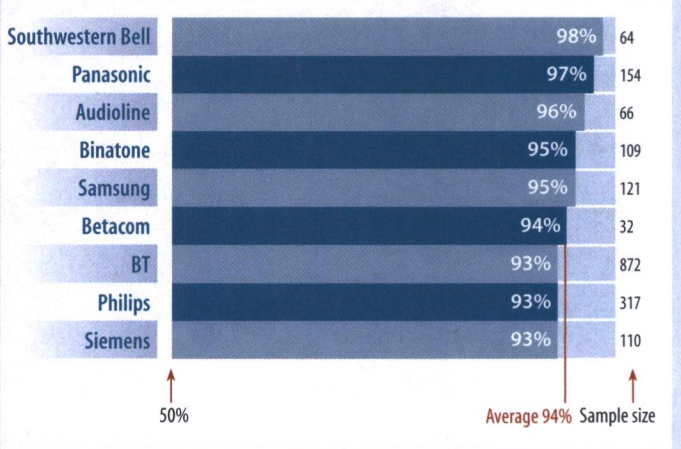
VCRs



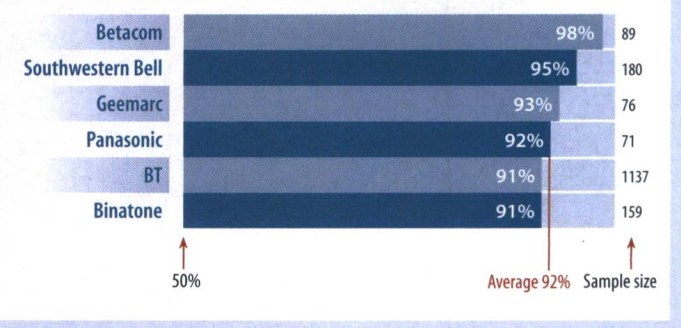
CORDLESS PHONES

In recent years digital (DECT) cordless phones have joined the older analogue type. We analysed them separately – analogue models up to six years old and the newer digital models up to three years old. We found little difference in reliability between the types and between brands.

Digital phones



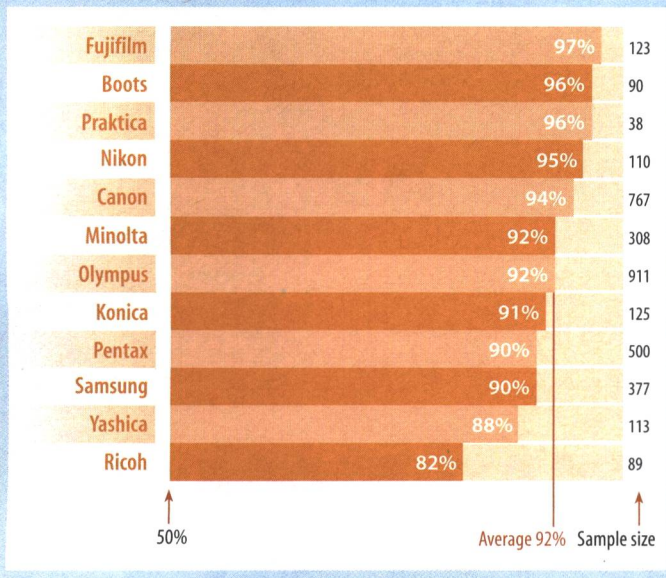
Analogue phones



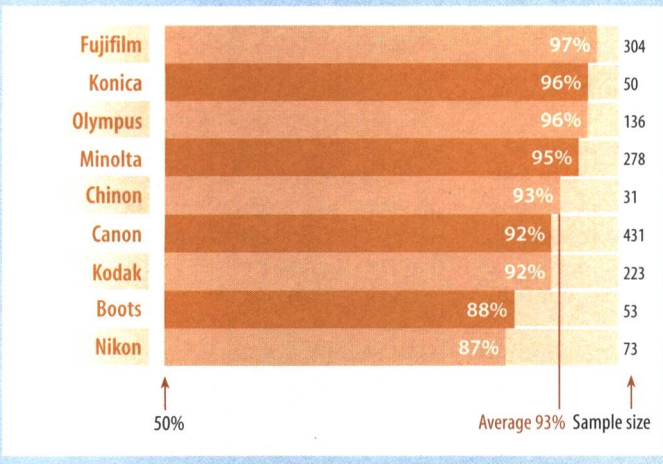
CAMERAS

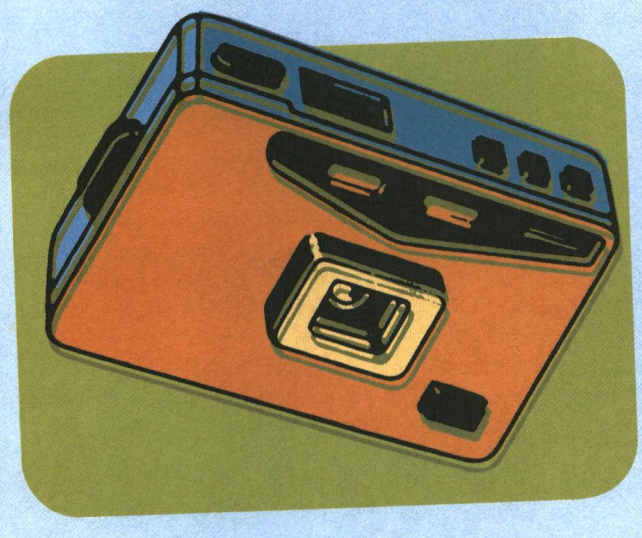
Advanced Photographic System (APS) cameras were introduced in 1996, but the majority (78 per cent) of our camera-owning readers still use the 35mm type. We analysed 35mm cameras up to six years old and, although APS cameras are still fairly new, we were able to look at APS models up to four years old. There's little difference in reliability between the two types.

35mm compact cameras



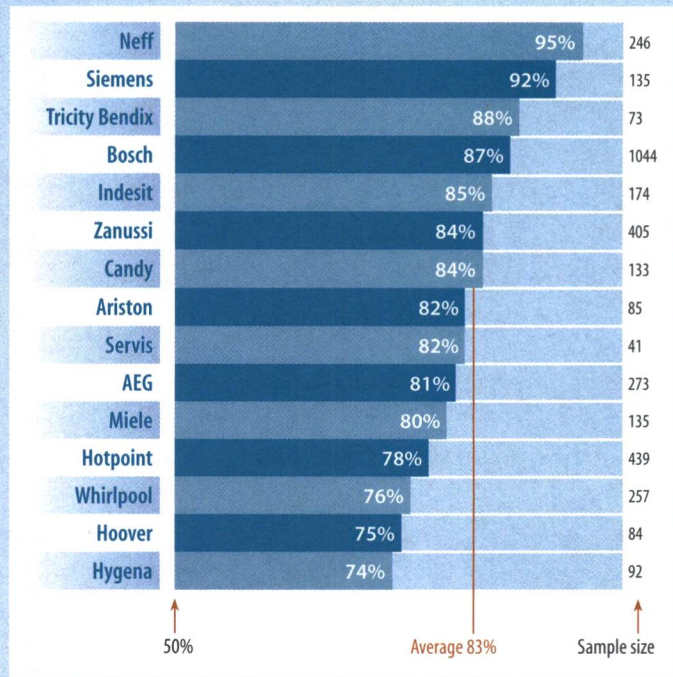
APS cameras





FULL-SIZED DISHWASHERS

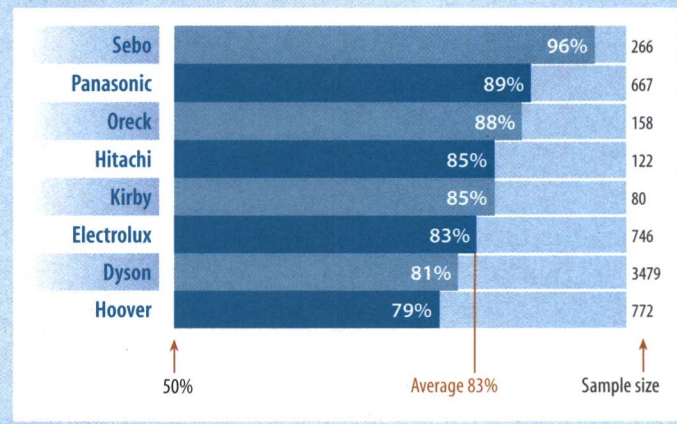
Full-sized dishwashers accounted for almost 90 per cent of the reliability reports we received from *Which?* members, so we excluded slim and compact models from our analysis. However, in the past we've found no differences in reliability between the three types.



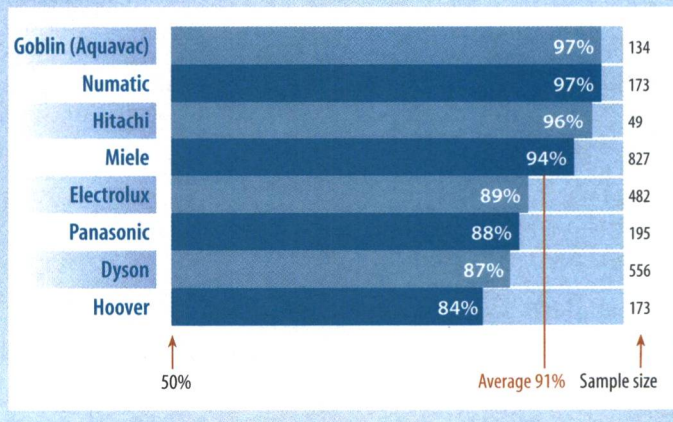
VACUUM CLEANERS

Around 60 per cent of those surveyed own an upright vacuum cleaner. However, cylinders are generally more reliable.

Upright vacuum cleaners



Cylinder vacuum cleaners



How paying by credit card could give you extra protection if something goes wrong. Plus we name the Best Buy cards

HIDDEN BENEFITS

Credit card issuers often use perks, like purchase protection and extended warranties, to promote their cards. In reality, many of these perks are of little value. Yet there's a much more useful benefit that card issuers have, by law, to offer you, which you might not have heard about. This gives you the right, in certain circumstances, to ask your card issuer to refund you if something goes wrong with a purchase you've made on your credit card.

News of this valuable perk may come as a surprise to you. This is because card issuers choose not to tell customers about it. Indeed, many issuers deliberately make it difficult for cardholders to use.

Here, we explain when and how you can use this protection, and look at credit card issuers' policies towards it. Overleaf, we help you choose a good-value card, based on your borrowing and spending patterns.

WHAT IS THIS 'HIDDEN' COVER?

Whenever you use your credit card to pay for something that costs more than £100 and less than £30,000, Section 75 of the Consumer Credit Act (CCA) makes the card issuer jointly liable with whoever you're paying if something goes wrong. This can be useful if you've got a problem with an item you bought and you can't get the retailer to resolve it, or if you've paid in advance for a product or service you don't receive – because the company's gone bust, for example.

The cover provided by Section 75 is your legal right and not just another perk offered by your card company. And it could mean the difference between you getting your money back and losing it all, as Caroline Lock found out – see 'Alliance's change of mind', opposite.

Despite the value of this benefit to consumers, as a rule, the only place you'll find any mention of it is in the small print of card issuers' terms and conditions – and this is required by law anyway.

We asked some of the largest credit card companies and some of the Best Buy issuers what they think about Section 75. Surprisingly, Barclaycard – the largest credit card issuer in the UK – wasn't willing to tell us how it deals with Section 75. All the issuers that did reply acknowledged that they had to provide Section 75 cover for purchases made in the UK. Despite this acceptance, none of the card issuers we contacted has produced any guidelines to give to its cardholders.

PURCHASES MADE OVERSEAS

Most companies told us they didn't accept that Section 75 applies to overseas pur-

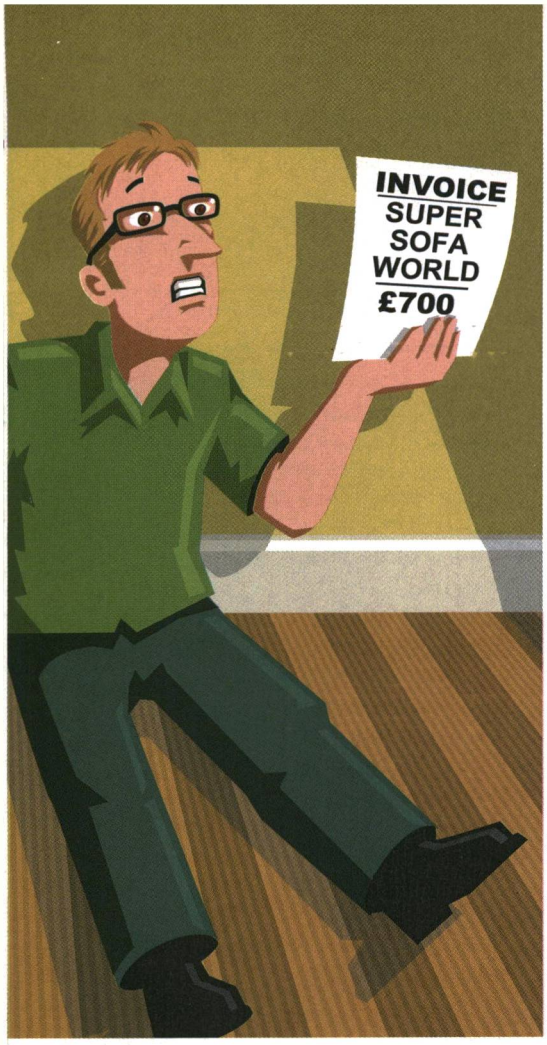
CARD ISSUERS MUST TREAT CUSTOMERS MORE FAIRLY

We think that credit card issuers should tell you more about the benefits of Section 75. Yet we found that the only information they give to cardholders is in the small print of the card application form. This standard wording, used by all credit card issuers, is written in legalese. So even if cardholders make the effort to read the terms and conditions, it's not easy to understand.

The many cases that Which? Legal Service deals with, together with the letters we receive from our readers, indicate that card issuers are often unhelpful when cardholders try to make a claim under Section 75. This may take the form of the issuer misleading the cardholder by denying there is anything it can do to help until the cardholder states explicitly that they want to claim under Section 75. This is illustrated by Caroline Lock's case – see 'Alliance's change of mind', opposite. Alternatively, the issuer may initially refuse to accept its liability under Section 75 even when it is clearly liable – see 'Perseverance pays off with Nationwide', p44.

Card issuers must be truthful when dealing with their cardholders, and we think they should give clear information about cardholders' rights under Section 75. Issuers must stop denying their liability and make it easier for cardholders to claim when something goes wrong.

PHOTOGRAPHY ROBIN BECKHAM, ROD LEACH ILLUSTRATION CHRIS ROBSON



Many credit card issuers keep quiet about the best perk on their cards – extra rights if a retailer fails to deliver

chases. But most said they would look at each case individually or treat foreign purchases the same as UK ones on a voluntary basis. What happens in practice is sometimes a different matter, though, as Margaret Dodd found out – see 'Lloyds TSB doesn't live up to its claims', p44).

Despite what card issuers believe, we think that Section 75 applies equally to purchases made anywhere in the world, and the Office of Fair Trading (OFT) agrees with us.

ADDITIONAL CARDHOLDERS

There is also disagreement about whether additional cardholders are covered by Section 75. MBNA recently won a court case that found that Section 75 doesn't apply to some purchases made by additional cardholders. In the judge's view, anything that an additional cardholder buys that's not for the main cardholder isn't covered by Section 75. Again, we don't agree and nor does the OFT.

The OFT is calling on the government to amend Section 75 of the Consumer Credit Act to reflect its and CA's view that it should cover both foreign and additional cardholder transactions. We will keep you informed of any developments.

CREDIT CARDS ONLY

Bear in mind that Section 75 applies only to purchases you make with your credit card. You won't be covered if you buy something using a credit card cheque, charge card or debit card.

HOW TO USE SECTION 75

If you have a problem with something you've paid for with your credit card, call the retailer and your card company, and then follow this up in writing.

Make sure you keep copies of any correspondence, and remember you don't have to go to the retailer before you can claim against your card issuer. If your card issuer says that you have to contact the retailer first, tell your issuer that it's wrong.

Don't be put off making a claim if you have a problem with something you bought overseas: we believe you have the same rights as you do with UK purchases. Most card companies told us they would treat overseas purchases the same as UK ones on a 'voluntary basis' (which means that, even though they don't accept that they are liable, they say they will meet claims as a gesture of goodwill). However, like Margaret Dodd, overleaf, you may find they are less helpful in practice.

If your card issuer won't accept your claim, don't give up. The letters we've

MBNA REFUSES CLAIM FOR CRUISE

In August 1999, newlyweds Brigit and Shawn Pile travelled to Barbados for their honeymoon. They decided to take a luxury cruise at the end of the holiday and paid £330 with their MBNA credit card.

However, the day trip was a disaster. Instead of the luxury catamaran they'd expected, they were put on to a dilapidated schooner, there weren't any showers as they'd been promised, and the food wasn't up to standard.

The Piles have tried unsuccessfully to recover the money from the cruise company, their tour operator and MBNA. MBNA has refused to help the Piles, denying that it has any liability under Section 75. The Piles have decided to take MBNA to court to reclaim the money they spent on the cruise.

ALLIANCE'S CHANGE OF MIND

Caroline Lock used her Alliance & Leicester (A&L) credit card to pay a £235 deposit for a sofa from World of Leather (WOL). A few days after she'd paid the deposit WOL went out of business.

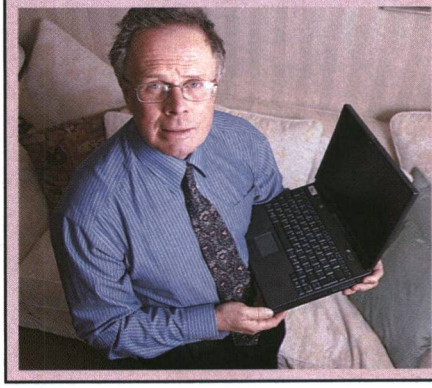
A&L initially refunded her deposit while it contacted WOL. However, WOL claimed the money again and A&L charged it to Caroline's account. A&L then said there was nothing else it could do, despite it being jointly liable with WOL under Section 75.

Caroline contacted Which? Legal Service, who advised her that WOL was in breach of contract and her card issuer was jointly liable. Caroline wrote to A&L again, this time stating that it was jointly liable for her loss. Two weeks later, A&L refunded the full deposit of £235. It didn't tell Caroline why it had suddenly decided to refund the money, though – the letter merely said: 'The transaction which you disputed has now been rectified'.

NATWEST PASSES THE BUCK

In August 1999, Chris Stiff bought a laptop computer for his son from Gateway. He paid with his NatWest credit card. Over the next ten months, there were several problems with the computer. Chris wrote to Gateway and asked for his money back, saying that it was in breach of contract because the computer didn't work properly. He also sent a copy of the letter to NatWest, and informed it that, under Section 75, it was jointly liable.

Eventually, in November last year, Gateway contacted Chris offering another repair, which Chris didn't want. Having received no reply to his first letter, Chris wrote to NatWest again. This time it did reply, but only to say that Chris should pursue the matter with Gateway, even though it is clearly jointly liable.



received from our members show that, on occasions, card issuers are initially obstinate and refuse to accept their liability under Section 75. But perseverance may well pay off.

MORE HELP

If you're getting nowhere and want advice, try your local citizens' advice bureau or trading standards office (contact details in the phone book). Alternatively, *Which?* members can receive unlimited legal advice by phone from Which? Legal Service for just £9.75 per quarter (£12.75 for non-members). Call free on 0800 252 100 for an information pack.

Remember that you can claim the full value of a purchase from your card company, not just the amount you paid for on your credit card. This also means that if you paid less than £100 on your card for something worth more than £100, you can still claim the full amount.

ANOTHER WAY TO GET YOUR MONEY BACK

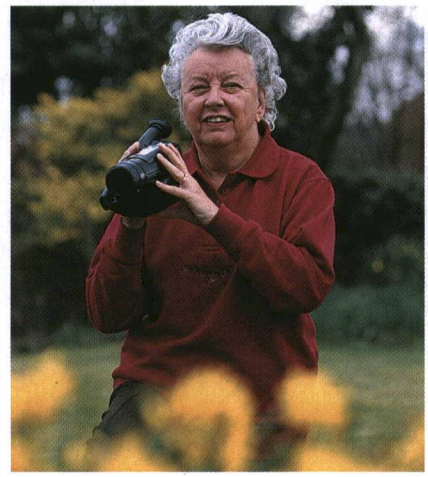
Although Section 75 applies only to purchases over £100, it's still worth contacting your card company if you experience problems with lower-value transactions, as there is another way to get your money back. Known as 'chargeback', this covers you for the same sort of problems as Section 75 does.

www.which.net

Help online

Our online question and answer service covers credit cards this month. Post your questions by 11 May at **www.which.net/which/askus.html**. Replies will be posted on the site on 18 May.

LLOYDS TSB DOESN'T LIVE UP TO ITS CLAIMS



Margaret Dodd has just travelled thousands of miles across Europe to sort out a problem with a camcorder. She bought the camcorder while on holiday in Lanzarote and paid for it with her Lloyds TSB credit card. Unfortunately, when she got back to the UK, she realised that the wrong battery charger had been provided with the camcorder. Unable to get a replacement in the UK, Margaret contacted Lloyds TSB to ask for its help.

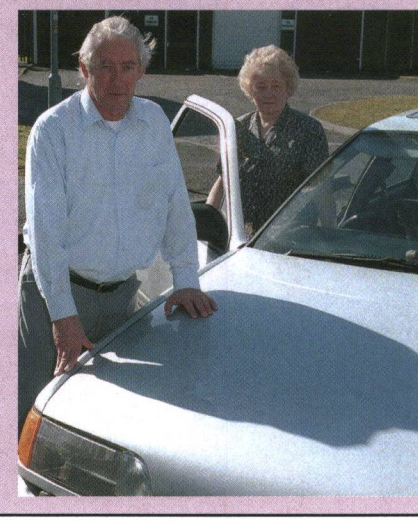
Lloyds TSB refused, saying that, as the purchase was made outside the UK, Section 75 didn't apply. This is surprising because when we asked Lloyds TSB about its policy towards Section 75 it told us that, although it felt Section 75 didn't apply to purchases made outside the UK, in practice it would still treat them the same. We've contacted Lloyds TSB on Margaret's behalf and asked it to refund the costs she incurred resolving the problem.

PERSEVERANCE PAYS OFF WITH NATIONWIDE

Terry and Joan Clark had a replacement engine and gearbox fitted to their car by East Midlands Auto Salvage (EMAS), which they paid for with Joan's Nationwide credit card. However, when they got the car back they found various problems with it, so they paid an extra £362 to have the faults repaired at another garage.

The Clarks then wrote to EMAS to claim their costs. It offered £200, which they rejected. At this stage, they wrote to Nationwide to ask for its help under Section 75. But it said it couldn't help and told them to go to trading standards.

Terry and Joan sent Nationwide three more letters reminding it of its joint liability. Eventually, Nationwide offered to pay £162, the difference between the £200 offered by the garage and the total cost of the repairs. Finally, in February, EMAS paid them the £200 it had offered previously, and Nationwide paid the remaining £162.



BEST BUY

Every credit card gives you the same protection under Section 75, but how much each card costs to use varies greatly. So, once again, we've analysed the costs of all the credit cards available nationally, plus more than 1,400 affinity cards to find out which are the best value.

Unlike some other types of financial product, it's really easy to switch your credit card, but millions of people in the UK still pay high rates of interest and even annual fees. For example, Intelligent Finance (IF), one of the Best Buys for borrowing, has a rate of just 9.9 per cent and no annual fee, while Clydesdale Bank's Mastercard charges 22.9 per cent and a £10 annual fee. Not surprisingly, IF is much better value than Clydesdale, and in our 'Never payer' example, opposite, would cost you £150 less in just a year.

We used a range of spending and repayment patterns to work out which cards are the best value for different types of users (described in 'What the borrowing ratings mean', opposite).

You can see how badly some of the most popular credit cards compare with the Best Buys by looking at the 'Popular cards' table. None of them gets a score higher than average for borrowing, and none is a Best Buy for full payers.

PAY YOUR BILL IN FULL EACH MONTH?

If you pay your credit card bill in full each month, choose one of the Best Buys for full payers in the table, opposite. None of these cards charges an annual fee and they all have an interest-free period of at least a couple of weeks. More importantly, all the full-payer Best Buys give a percentage of everything you spend on the card back to you as cash – typically 1 per cent. For example, if you spent £5,000 with an Egg credit card during a year, you would earn £50.

BORROW ON YOUR CARD?

If you don't pay your credit card in full each month, choose one of the Best Buys for borrowing. We take interest charges, annual fees and any cashback into account when we calculate the costs. Generally, any card with a rate of less than 13 per cent (a monthly rate of about 1.02 per cent) is good value. Any cashback payment you receive will lower the costs of borrowing on your card. All the cashback cards in the table are good value – even those with annual interest rates as high as 18 per cent.

PHOTOGRAPHY CRAIG HOLMES, WINPENNY PHOTOGRAPHY

Popular cards

	Features					Charges		Ratings			
	Days to pay	APR purchases (%)	Cashback (%)	Cash withdrawal fee (%)	Exchange rate loading (%)	Exceeding credit limit (£)	Late payment (£)	Full payers	Usual payers	Occasional payers	Never payers
Bank of Scotland	20	19.9		1.5	2.75		20		○	◒	◒
Barclaycard	25	19.4[1]		1.5	2.75				○	○	◒
Co-op Bank Robert Owen Visa	15	19.8		2.0	2.75	10	15		○	◒	◒
Goldfish	21	18.9		1.5+i	2.75	15	15		○	○	◒
HSBC	25	18.9		1.5	2.75				○	○	◒
Lloyds TSB Asset	25	19.9		1.5+i	2.75	15	15		○	○	◒
MBNA	28	16.9		1.5+i	2.75	18	18		◒	◒	○
NatWest	25	18.9		1.5+i	2.75	15	15		○	○	◒
Royal Bank of Scotland Classic	25	17.9		1.5+i	2.65	15	15		○	○	○

1 £10 annual fee waived if you spend more than £2,000 on your card in a year

Best Buy credit cards

	Features					Charges	Ratings			
	Days to pay	APR purchases (%)	Cashback (%)	Cash withdrawal fee (%)	Exchange rate loading (%)	Exceeding credit limit and late payment charge (£)	Full payers	Usual payers	Occasional payers	Never payers
Best Buys for full payers										
Alliance & Leicester Moneyback[2]	15	17.4	0.5	1.5	2.75	12	★	★	☆	○
Alliance & Leicester Moneyback Platinum[2]	15	15.8	0.5	1.5	2.75	12	★	★	★	○
Egg Visa[1,3]	14	11.9	1	1.25+i	2.00	20	★	★	★	★
Halifax Classic Cashback	28	17.9	1	2.0+i	2.75	20	★	★	★	○
Halifax Gold Cashback	28	16.9	1	2.0+i	2.75	20	★	★	★	☆
Halifax Platinum Cashback	28	16.9	1	2.0+i	2.75	20	★	★	★	☆
Morgan Stanley Dean Witter MasterCard[4]	25	17.9	0.5	1.5+i	2.75	15	★	★	☆	○
Morgan Stanley Dean Witter Platinum MasterCard[4]	25	16.9	0.5	1.5+i	2.75	15	★	★	☆	○
Best Buys for borrowing										
Alliance & Leicester Moneyback[2]	15	17.4	0.5	1.5	2.75	12	★	★	☆	○
Alliance & Leicester Moneyback Platinum[2]	15	15.8	0.5	1.5	2.75	12	★	★	★	○
American Express Blue Amex	25	19.5[5]	1	1.5+i	2.73	12		★	☆	○
Boots Advantage Visa[1]	14	10.9[6]		1.25+i	2.00	20		☆	★	★
Cahoot Visa[1]	15	7.0[7]		1.5	1.25	20		☆	★	★
Egg Visa[1,3]	14	11.9	1	1.25+i	2.00	20	★	★	★	★
Halifax Classic Cashback	28	17.9	1	2.0+i	2.75	20	★	★	★	○
Halifax Gold Cashback	28	16.9	1	2.0+i	2.75	20	★	★	★	☆
Halifax Platinum Cashback	28	16.9	1	2.0+i	2.75	20	★	★	★	☆
Halifax Gold Flat Rate (interest-free period)	28	11.8		2.0+i	2.75	20		☆	☆	★
Halifax Gold Flat Rate (no interest-free period)		10.8		2.0+i	2.75	20		◒	☆	★
Hamilton Direct Visa		11.9		1.5+i	2.75	15		◒	☆	★
Intelligent Finance Classic Visa[1]	25	9.9		1.5+i	2.75	15		☆	★	★
Lloyds TSB Asset Advance Mastercard		11.9		1.5+i	2.75	15		◒	☆	★
Morgan Stanley Dean Witter MasterCard[4]	25	17.9	0.5	1.5+i	2.75	15	★	★	☆	○
Morgan Stanley Dean Witter Platinum MasterCard[4]	25	16.9	0.5	1.5+i	2.75	15	★	★	☆	○
Northern Rock	15	10.5		1.5	2.75	15		☆	★	★

1 You need internet access to apply for and run the card 2 Pays 1 per cent on any spending over £4,000 in a year 3 Pays 2 per cent on purchases from over 250 top retailers in the Egg Shopping Zone 4 Pays 1 per cent on any spending over £2,000 in a year 5 £12 annual fee 6 Interest rate is 14.9 per cent if not internet only 7 Cahoot charges different rates according to your credit score; the rate quoted is for low-risk people. Cahoot also has other charging options of just a fee and a fee plus interest

NOTES

The table, below, gives details about the Best Buy cards. We also give information and ratings for some of the most popular cards (see table, left). Most cards come as Mastercard or Visa – if only one option is available, we've shown which in the card name.

Features

The number of **days to pay** shows how long (usually 25 days) you have to pay the bill in full from the statement date without incurring interest. Cards without an entry have no interest-free period and always charge interest even if you pay in full. We give the annual percentage rate (**APR**) for **purchases**.

All the Best Buys for full payers give you **cashback** as a percentage of everything you spend on the card. We include cashback when we calculate the borrowing costs.

Cash withdrawal fees are a percentage of the amount withdrawn, normally subject to a minimum charge of £1.50 or £2. Some cards charge interest from the withdrawal date even if you pay the bill in full. Cards that do this are shown with **+i**, avoid them if you plan to make a lot of cash withdrawals. Overseas purchases and withdrawals are also subject to an **exchange rate loading**. So, the lower the loading, the better the exchange rate you will receive.

Charges

The Best Buys charge between £12 and £20 if you **exceed your credit limit** or make a **late payment**. One way to make sure you pay on time is to pay by direct debit.

Ratings

The ratings are based on our analysis of using each card in a range of spending and repayment scenarios – see 'What the borrowing ratings mean', below. Cards are Best Buys only in the category that they have a ★. In the full-payer category, cards have a ★ or nothing.

KEY
★ ☆ ○ ◒ ●
best worst

Information correct at 8 March 2001

WHAT THE BORROWING RATINGS MEAN

Usual payers spend £3,900 over the year and repay three out of four bills in full. The costs of interest and any fees over the year are:
★ less than £4
☆ between £4 and £15
○ between £15 and £27
◒ between £27 and £42
● more than £42

Occasional payers spend £2,550 over the year; they pay three bills in full and a quarter of their outstanding balance the rest of the time. The borrowing costs are:
★ less than £35
☆ between £35 and £43
○ between £43 and £57
◒ between £57 and £72
● more than £72

Never payers owe £1,400 at the start of the year and spend £150 every month and repay £180. The borrowing costs are:
★ less than £150
☆ between £150 and £189
○ between £189 and £224
◒ between £224 and £249
● more than £249

Help with HAY FEVER

Don't let hay fever ruin your summer – follow our guide to managing the symptoms

Antonia Chitty assesses the remedies used to treat hay fever

If sneezing, itchy eyes and a runny nose spoil your summer, you probably suffer from hay fever – also known as seasonal allergic rhinitis. The British Allergy Foundation estimates that as many as one in six people currently get hay fever.

Hay fever occurs when pollen irritates the nasal lining and eyes, releasing chemicals (histamines) that cause inflammation. In Britain, about 90 per cent of hay fever sufferers are allergic to grass pollen and 25 per cent to birch pollen. Other trees, fungal spores and weeds can also cause hay fever. If you're allergic to tree pollens, your symptoms can start as early as January. Grass pollen counts are highest from May to the end of July. Fungal spores are present all year but counts are highest in late summer and autumn.

TREATING HAY FEVER

Avoiding pollen is the best way to control hay fever but, for most people, this isn't possible. Taking medication is usually a more practical option, or you may prefer to use a complementary therapy.

In this report, we've outlined the pros and cons of the different hay fever treatments available to help you choose the most appropriate one for you. Generally, antihistamine tablets help runny, irritated noses and eye irritation, nasal sprays reduce nasal symptoms such as a blocked nose and eye drops can help relieve itchy eyes. A combination of a non-sedating antihistamine and a steroid nasal spray is likely to be the most effective treatment.

A short course of prescribed steroid tablets may be justified when immediate short-term relief is vital – for an exam or special event, for example. Short-term steroid use is unlikely to cause harm and should relieve symptoms. Steroid injections, though, aren't recommended as prolonged exposure to steroids can lead to conditions such as osteoporosis or diabetes.

If all else fails and you feel that hay fever symptoms severely affect you, then immunotherapy – which involves regular injections of a pollen extract, usually over three years – may be worth considering. However, because of the risk of a severe allergic reaction (called anaphylaxis), it's only offered in specialist clinics with resuscitation facilities on hand.

BUYING REMEDIES

Ideally most treatments should be started before the hay fever season begins to help prevent symptoms from occurring, and continued throughout the season. But the costs of taking remedies over several months can add up. If you use antihistamines, you may save money by getting a doctor's prescription for them. Other treatments are generally cheaper to buy over the counter, unless you're exempt from paying prescription charges. If you buy medicines from a pharmacy, use our tables, opposite and on p49, to help you choose a suitable remedy at a low price. However, it's always best to discuss your hay fever symptoms with your doctor or pharmacist first,

PHOTOGRAPHY: JONNY THOMPSON, SCIENCE PHOTO LIBRARY, THE GARDEN PICTURE LIBRARY, TELEGRAPH COLOUR LIBRARY

Trees, pollen, grass and fungal spores are some of the things that can trigger hay fever symptoms

especially if you're buying products for a child, as some remedies are not suitable for children.

ANTIHISTAMINES

There are two types of antihistamine – sedating, which cause drowsiness, and non-sedating, which cause less drowsiness. They relieve hay fever symptoms by blocking the release of histamines which cause irritation. People with some medical conditions such as glaucoma and prostate, kidney or liver problems, as well as those using certain drugs including sedatives or antidepressants, should avoid taking antihistamines.

Non-sedating

Non-sedating antihistamines are usually preferable to sedating ones because they have less severe side effects, but they're usually more expensive. All brands of non-sedating antihistamines work similarly. They are longer acting than most sedating ones, and are taken only once a day, except for products containing acrivastine which are taken three times a day.

Drowsiness is less of a problem with non-sedating antihistamines, but it can occur and may even affect your driving. Products containing cetirizine (Zirtek) are the most sedating of this group. Other side effects (which are less common than with sedating ones) include headache, difficulty in performing skilled manual tasks, dry mouth and blurred vision.

Sedating

There is little to choose between different sedating antihistamines. They tend to be shorter acting than non-sedating ones, so you may need to take a tablet every four to six hours – follow the instructions on the packet. The side effects are similar to non-sedating antihistamines but may be more severe.

Optimine is fairly long acting – it should be taken twice a day – and is thought to be less sedating than other drugs in this group. With all of these products, drowsiness may reduce after a few days of treatment.

NOTES
The price per day is based on the maximum recommended dose, and is calculated using the price of the largest pack size. Drugs available on prescription are marked POM.

ANTIHISTAMINES: NON-SEDATING

Active ingredient	Product	Price and volume per pack	Price per day
Acrivastine	Semprex capsules	POM	
Acrivastine	Benadryl Allergy Relief capsules	£7.55 for 24	94p
Cetirizine	Zirtek Allergy tablets Zirtek Allergy solution	£4.45 for 7; also POM POM	64p
Fexofenadine	Telfast tablets	POM	
Loratadine	Boots Hayfever and Allergy Relief All day	£4.19 for 7	60p
Loratadine	Clarityn Allergy tablets	£4.45 for 7; also POM	64p
Loratadine	Clarityn Allergy syrup	£6.99 for 60ml	£1.17

ANTIHISTAMINES: SEDATING

Active ingredient	Product	Price and volume per pack	Price per day
Alimemazine	Vallergan tablets or syrup	POM	
Azatadine	Optimine syrup	£1.39 for 120ml; also POM	23p
Brompheniramine	Dimotane elixir	£2.50 for 200ml	£1
Brompheniramine	Dimotane LA tablets	£2.20 for 28	16p
Chlorpheniramine	Piriton Allergy tablets	£2.99 for 30	60p
Chlorpheniramine	Piriton Syrup	POM	
Chlorpheniramine	Boots Allergy Relief tablets	£2.59 for 30	35p
Chlorpheniramine	Calimal tablets	£1.99 for 30	27p
Chlorpheniramine	Contac 400 (with phenylpropanolamine)[1]	£6.59 for 24	55p
Chlorpheniramine	Haymine tablets (with ephedrine)[1]	POM	
Clemastine	Aller-eze Plus tablets (with phenylpropanolamine)[1]	£5.39 for 24	90p

1 Ephedrine and phenylpropanolamine are decongestants

PREVENTION WAS THE BEST CURE FOR CARLA

Carla Hawkes first noticed her hay fever when she was at university but it became a real problem when she started work in London in November 1998. 'My eyes were sticky, and I could barely open them. My nose was blocked up and I was constantly sneezing. My boss even had to tell me to go home some days.' Carla's hay fever regularly started in early spring and lasted right through to August, spoiling most of her summer.

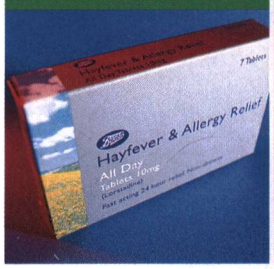
Carla had consulted her doctor and been prescribed various antihistamines, but to no avail. One of her colleagues suggested that it might help if she started taking the tablets before her hay fever started. So last year she asked her doctor for a prescription and started taking antihistamines in March 2000. She was amazed at the difference it made: 'Whereas in the past the antihistamines made little or no difference, last year they really helped my hay fever. Even people who don't know me well, like my newsagent, noticed the improvement.'

Carla started taking antihistamines again in March this year. It's especially important to her that they work well as she has exams coming up. 'Why didn't my doctor ever tell me to take my antihistamines in advance?' asked Carla. 'Taking them early really made a difference to me last year and I hope it works as well again this year.'

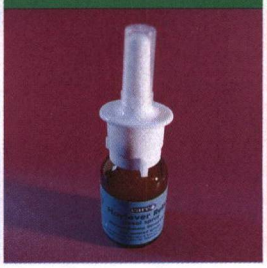
7 TOP TIPS MANAGING HAY FEVER

- The best way to stop hay fever is to avoid pollen – but that's often easier said than done.
- **If tolerable, shut office and home windows. Choose an air-conditioned car with a pollen filter and close air vents and windows.**
- Wear sunglasses to protect your eyes from pollen.
- **If possible, minimise trips outdoors. Ask someone else to cut the grass and avoid grassy areas.**
- Avoid going out in peak pollen times which tend to be late afternoon, evening and night-time.
- **Bring your washing in mid-afternoon before pollen has a chance to settle on it.**
- Take a shower or bath and wash your hair after going outside during heavy pollen periods..
- **Pollen forecasts are widely published, so take note of them – see 'Pollen forecasting', p49.**
- Exposure can be lower at the seaside. If feasible, plan summer trips to areas with a low pollen count.

Antihistamines can help relieve a runny nose and itchy eyes



Nasal sprays can help clear a blocked nose

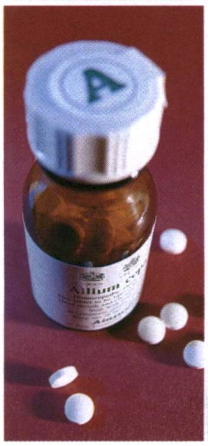


Cromoglycate eye drops can help sooth itchy eyes

COMPLEMENTARY TREATMENTS

Many people are turning to acupuncture, herbal remedies and homeopathy to treat their hay fever. We outline your options

If you don't like the idea of taking hay fever medicine all summer, or you've already tried them without success, it may be worth trying a complementary therapy. If you're not sure whether you've got hay fever, it's best to consult your doctor first. Here, we outline the main complementary treatments.



Homeopathic remedies, acupuncture and herbal treatments are used to treat and prevent hay fever symptoms

ACUPUNCTURE

Acupuncture is generally based on the principles of traditional chinese medicine (TCM) although 'western' or 'medical' acupuncture is a more recent development. According to TCM theory, health depends on the smooth and balanced flow of energy, or Qi (pronounced Chi), in channels beneath the skin. Inserting needles into points on the energy channels is believed to stimulate the body's healing responses and help restore its natural balance.

Hay fever is thought to be due to a weakness in Qi, coupled with invasion of what is known as 'wind-cold' or 'wind-heat' in the nose. TCM acupuncture can be used during the hay fever season to drive out these factors and relieve symptoms. But it's thought that treatment works best outside the pollen season, when it focuses on boosting the body's defensive Qi to prevent symptoms from occurring. Practitioners of 'medical' acupuncture focus treatment on the relief of symptoms. They believe acupuncture stimulates nerves to produce a variety of effects on the body.

More studies are needed before conclusions can be made about acupuncture's effectiveness in treating hay fever. There is some evidence that it can help, but the trials carried out were poorly designed and show contradictory results.

Acupuncture is safe for most people but tell your acupuncturist if you're taking any medication, have a medical condition, or if you're pregnant. Potential side effects include slight bruising, dizziness, fainting, nausea, or pain where the needle is inserted. The number of sessions you need depends on the length and severity of your symptoms. You should notice some benefit after five sessions, if it's going to help.

HERBAL REMEDIES

Herbal practitioners take a full medical history so that they can give advice on making lifestyle and dietary changes. For example, cutting out dairy products may help some hay fever sufferers. They usually recommend a combination of herbs tailored to the individual's needs, so they can treat both the hay fever symptoms and the person's whole constitution. The following herbs may help with hay fever:

Plantain (*Plantago lanceolata*) may protect the mucous membranes against attack by pollen. It's soothing and healing.

Nettles (*Urtica dioica*) may help a wide range of allergic conditions and help prevent the body from over-reacting to allergens.

Eyebright (*Euphrasia officinalis*) may help itchy, running and sore eyes.

Chamomile (*Matricaria recutita*) is anti-inflammatory and mildly antiseptic. It may help if irritation occurs at night as it is relaxing. It should not be taken by anyone with an allergy to the daisy family.

These herbs are generally safe to buy over the counter and can be combined with conventional hay fever medication. They have a good safety record and a long tradition of use. They can be taken as tinctures and some are available as herbal teas. Other herbs are best used on advice from a herbal practitioner. Some herbs may interact with conventional medications, so it is always wise to check with both a herbalist and a doctor that it is safe to combine them. Pregnant women and people on regular medication (including the contraceptive pill) should not use herbs without the supervision of a herbalist.

HOMEOPATHY

Homeopaths assess your general health, not just your hay fever symptoms. Hay fever that has been present for years can take up to three seasons to be treated. Practitioners may advise treatment with nosodes – homeopathic remedies made from infinitesimally small amounts of allergen. In the case of hay fever, these are 'mixed grass pollens'. Research has shown that nosodes are more effective than plain sugar pills at relieving hay fever.

Homeopaths may prescribe the following remedies to help these hay fever symptoms:

Arsenicum 6c may help if you feel worn out, better if you're in the warm, and if sniffing warm water gives some relief from sneezing. It also may help if your eyes are sensitive to light and the discharge from your nose burns your upper lip.

Allium cepa 6c may help relieve a burning discharge from your nose and a non-irritating discharge from your eyes. It may also help if your symptoms are worse indoors or if light hurts your eyes, and if your larynx feels as if it has hooks sticking in it and is made worse by warm food or drink.

Euphrasia 6c may help if you get swollen eyes and a thick burning discharge from them, and a non-irritating discharge from your nose. It may also help if you cough up phlegm and your symptoms are worse when indoors.

Homeopathic remedies can also be bought in health food shops and chemists. Don't eat, drink, or brush your teeth half an hour either side of taking a remedy. Homeopaths suggest taking up to ten doses a day. If your condition worsens this can be a good sign that it's working. Stop taking the remedy, wait until the symptoms settle down and then try again.

NASAL SPRAYS

Nasal sprays containing corticosteroids or cromoglycate can help prevent and treat hay fever symptoms, so start them two to three weeks before your hay fever usually appears. Continue treatment throughout the hay fever season. If you already have symptoms when you start treatment, it may be several days before you notice any benefit. You can also get nasal antihistamines to treat hay fever symptoms. Again, ideally start them before your symptoms appear. Corticosteroids are thought to be the most effective type of nasal spray, followed by antihistamine sprays and then cromoglycate ones. However cromoglycate sprays are usually recommended for children because they have milder effects. All these products can occasionally have side effects such as nasal irritation. Unless you're exempt from prescription charges, it's usually cheaper to buy nasal sprays over the counter from a pharmacy.

EYE DROPS

Eye drops are useful if your eyes are affected badly by hay fever, or if, even after taking tablets, your eyes still itch. They act by reducing the release of histamines from your eyes. Cromoglycate drops are the most effective widely-used eye drops. Unless you're exempt from prescription charges, it's cheaper to buy eye drops over the counter from a pharmacist.

Eye drops can sometimes cause transient burning and stinging. Some are suitable only for adults. It's essential that you discard most eye drops one month after opening – check the pack for instructions.

NASAL SPRAYS

Type of drug	Active ingredient	Product	Price and volume per unit	Price per day
Antihistamine	Azelastine	Rhinolast Allergy	£5.99 for 5ml	75p
Antihistamine	Levocabastine	Livostin Direct	£5.75 for 5ml; also POM	£1.28
Corticosteroid	Beclomethasone	Beconase Allergy	£8.99 for 180 sprays; also POM	40p
Corticosteroid	Beclomethasone	Boots Hayfever Relief	£5.69 for 100 sprays	46p
Corticosteroid	Beclomethasone	Care Hayfever Relief	£5.49 for 200 doses	22p
Corticosteroid	Beclomethasone	Nasobec Hayfever	POM	
Cromoglycate	Sodium Cromoglycate	Rynacrom Allergy with xylometazoline[1]	£5.29 for 10ml or 169 doses	13p

EYE DROPS

Type of drug	Active ingredient	Product	Price and volume per bottle	Price per ml
Antihistamine	Antazoline and xylometazoline[1]	Otrivine Antistin	£4.29 for 10ml	43p
Antihistamine	Levocabastine	Livostin Direct	£5.75 for 5ml; also POM	£1.15
Nedocromil	Nedocromil	Rapitil	POM	
Cromoglycate	Sodium cromoglycate	Boots Hayfever and Allergy Relief	£4.29 for 10ml	43p
Cromoglycate	Sodium cromoglycate	Clarityn Allergy	£4.45 for 13.5ml	33p
Cromoglycate	Sodium cromoglycate	HayCrom Hayfever	POM	
Cromoglycate	Sodium cromoglycate	Opticrom Allergy	£4.78 for 10 ml	48p
Cromoglycate	Sodium cromoglycate	Optrex Allergy	£4.59 for 10ml	46p

NOTES
The price per day is based on the maximum recommended dose and is calculated using the price of the largest pack available. Drugs available on prescription are marked POM.

1 Xylometazoline is a decongestant

POLLEN FORECASTING

For maximum effectiveness, you should take hay fever medication before your hay fever starts, but it's difficult to know exactly when that will be. The beginning of the grass pollen season in Britain can vary by more than a month, depending on the weather in spring and early summer. Daily pollen forecasts help you know when to start treatment, when medication can be stopped at the end of the season, and which days to stay indoors to avoid high pollen counts.

The pollen count measures the number of pollen grains of each type per cubic metre of air averaged over 24 hours. A low pollen count indicates fewer than 30 pollen grains per cubic metre of air, moderate indicates 30 to 49 pollen grains per cubic metre of air, high is 50 to 149 pollen grains per cubic metre of air, and very high is 150 or more pollen grains per cubic metre of air. Most people start to experience symptoms when the count reaches a moderate level. Daily forecasts are given in newspapers, on the internet (see 'Contacts', p57 for links), on radio and on the TV from May to July. Usually the pollen forecast given in the media refers to grass pollen only.

BUYING GUIDE

Start treatment before the pollen season begins to prevent hay fever symptoms occurring.

Non-sedating antihistamines have less harsh side effects than sedating ones and most need to be taken only once a day, but they can still cause drowsiness. We found Boots Hayfever and Allergy Relief the cheapest of the non-sedative antihistamines. Sedative antihistamines are cheaper and not everyone feels drowsy when taking them. Optimine is the least sedating. The cheapest are Dimotane LA tablets and Optimine syrup. It's generally cheaper to get a doctor's prescription for antihistamines than buying them over the counter.

Of the nasal sprays, topical corticosteroids (beclomethasone) are most effective for relieving a blocked nose. Unless you're exempt from paying prescription charges, they're generally cheaper to buy over the counter. Care Hayfever Relief and Rynacrom were the cheapest nasal sprays we found.

Cromoglycate eye drops can help relieve eye irritation. They are usually cheaper if bought over the counter. The cheapest brand we found was Clarityn Allergy but you can also ask your pharmacist for generic (unbranded) cromoglycate eye drops, which may be cheaper still.

Acupuncture, homeopathy and herbal medicine may help relieve or prevent hay fever symptoms but more research is needed to prove their effectiveness. Consult your doctor or a pharmacist before using complementary treatments if you are pregnant or breast-feeding, have a medical condition or if you're already taking another medicine or remedy.

See your doctor if hay fever symptoms don't improve.

Your cars rated

From mini MPVs to family saloons – we continue our series in which owners themselves give the lowdown on their cars

Living with a car day in, day out is the best way to find out about its pros and cons, its strengths and weaknesses. That's why in this latest part of our regular series, we've asked 50 *Which?* members – ten for each of the five cars featured – to comment on their cars.

All the owners had been driving their new car for at least three months and between them had used the car for a number of different journeys and driving conditions including around town, in the country and on the motorway. We asked them a series of questions to cover all aspects of their new car. These included reasons for choosing a particular model, their first impressions and how the new cars compared with their previously owned model. We also looked at owners' perceptions of their new car's performance and how comfortable, practical and stylish it is.

The majority of owners were very satisfied with their recent purchase and felt that they had definitely upgraded their vehicle. However, despite the newness of their cars, a number of owners had experienced faults and defects with their models, which we highlight in each report.

The cars featured this time are the BMW 3-series Touring (estate), Chrysler PT Cruiser (mini-MPV), Citroën Xsara Picasso, Nissan Almera and Volvo V70.

Tell us about yours

We're looking for owners of another group of cars for our next article in this series. If you've recently bought any of the following models and would like to help, please let us know as soon as possible.

E-mail us at whichcar@which.net or write to Dept AS at our Hertford address (see p58). Please give your full name, address and phone number, along with the model of car you've bought.

- **Audi A2**
- **BMW Compact** (from April 2001)
- **Ford Mondeo** (from October 2000)
- **Honda Civic** (new shape, from January 2001)
- **Renault Laguna** (from February 2001)
- **Smart Car**
- **Toyota Previa** (new shape, from July 2000)
- **Vauxhall Corsa** (new shape, from October 2000)
- **Volvo S60**

BMW 3-SERIES TOURING: LIST PRICES RANGE FROM £20,810 TO £28,815

'You feel it's very solidly put together. It's quality'

Peter Grossman

The 3-series Touring is the estate version of the 3-series saloon. Between them, our owners have four of the entry-level 1.9-litre petrol engine variant, four of the 2.0-litre diesel and one each of the top-of-the-range 3-litre diesel and petrol versions. Only experience of the 2.5-litre model is missing. All owners generally praise performance, although Peter Grossman finds the acceleration pick-up of his 2.0-litre diesel a little slow, and two of the four 318 owners feel the engine is a little under-powered in some situations. The majority of owners are very satisfied with their car's handling, although some find the ride a bit hard.

Front seat leg- and headroom seem to suit all owners regardless of height or build. 'I thought being 6ft 4in might cause problems with legroom, but I've found that if I put the driving seat right back I can't even touch the pedals,' says Stewart Gilham. However, opinion is divided over how much room there is in the back seat. 'Basically there isn't any,' reckons Stewart Gilham. 'You could maybe have two small children in the back but you'd never get two full-size adults in there.' Clive Fletcher-Wood believes that the different roofline of the estate, compared with the saloon, makes all the difference. 'It creates dramatically more room for rear-seat passengers,' he says.

The quality and layout of the interior is good. The firm seats seem to suit our drivers and the driving position is liked by most, but two owners who drive manual versions of the estate find the central armrest impedes gear changing. Owners describe the interior as being smart and functional, although a little bland. The BMW's boot, although maybe not large compared with other estate cars, is sufficient for our owners. The split-level opening of the tailgate, which allows the glass part to open independently of the main door, is liked by many owners. 'It means things aren't going to drop out of an already full boot every time you open it,' says Ian Robertson.

Noise is a problem for three out of the five diesel owners. Four owners find rear visibility to be restricted by the rear head restraints, the size of the rear window, or a combination of both. For those that have it, the parking aid overcomes this.

CHRYSLER PT CRUISER: LIST PRICES RANGE FROM £14,815 TO £18,015

'Excellent value for money and a real head turner'

Steve Farrant

The PT Cruiser is a mini MPV that comes with a 2.0-litre petrol engine and a distinctive hot-rod retro look. It was this look that prompted seven of the ten owners to buy the car: 'The styling is just so different. If this hadn't come out I wouldn't have bought a new car. I didn't test drive it or anything, I just put down my deposit,' says Charlie Jeffries. 'It's a real show stopper,' adds Helen Mitchell. All ten drivers report returning to their parked cars to find admiring onlookers.

The PT Cruiser is praised by all but one owner for its manoeuvrability and handling qualities despite it being quite a tall car. However, the suspension is quite firm and the 2.0-litre engine is said not to provide enough acceleration for everyone's needs. Four owners find it comparatively quicker than their last cars, whereas another four think it could do with a bit more power. 'It handles terrifically but is a bit under-powered,' says Patricia Yule.

All the owners like the space and versatility of the seating. There is enough headroom and legroom for five adults and the rear seats can be completely removed when not needed. Roger Neal managed to get an 8ft ladder in his by folding the front passenger seat forward. Steve Farrant says his father, who is 'a big bloke', specifically ordered his PT Cruiser because he can get in and out of it very easily.

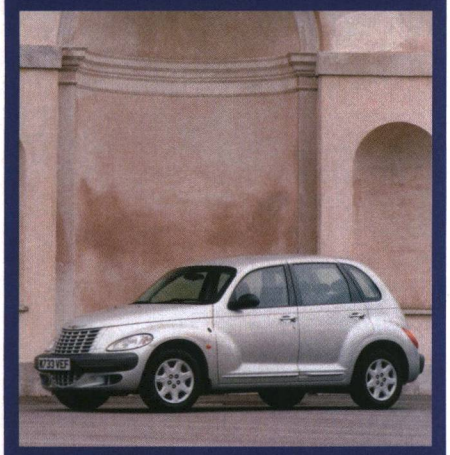
All our owners like the car's driving position and eight of them are full of praise for the interior. 'The instrument dials are lovely, they're very retro,' says Terry Farrell, whereas Trevor Hopkins is most impressed by the three 12-volt interior power points it features. However, half the owners think certain switches have not been placed in very practical positions – particularly the rear windscreen washers controls, 'which could be improved,' according to Helen Mitchell. She adds, 'they're down on the left-hand side so you have to take your eyes off the road and look for the switch.' Two owners are disappointed that their car has not come with an automatically retractable aerial: 'Mine's been vandalised,' complains Charlie Jeffries.

Lack of rear visibility is a problem highlighted by nine of the drivers. The design of the PT Cruiser features a small rear window with thick pillars either side of it. The problem is made worse by rear headrests. As a result, half of the owners have either removed the middle rear headrest or have had a parking aid fitted although, as Terry Farrell points out: 'The car's got quite good door mirrors, which are electric and easy to operate'.

Half of the owners find the car noisy. Owners who find the PT Cruiser quiet have tended to previously own larger, more spacious cars. Trevor Hopkins thinks 'it's as noisy as the last diesel I had. I would have expected a petrol engine to be quieter.'

A few niggling problems have been reported by our owners, including a broken CD changer, a faulty diagnostic dash-light, fog lights flashing unnecessarily when indicating, poor quality plastic dashboard, broken cruise control, and some light rust on the fuse box. Three owners are a little disappointed with Chrysler for delivery delays and errors made when installing accessories. Still, all are happy with their purchase. 'It's an ideal car,' says Tim Mapston, 'a very stylish and comfortable ride for people who think they're 25 years younger than they are.'

The space and versatility of the seating is very popular – the rear seats can be completely removed



All ten of our drivers report returning to their car to find it surrounded by admirers

CITROEN XSARA PICASSO: LIST PRICES RANGE FROM £12,615 TO £14,315

The ten drivers we've spoken to own four diesel and six petrol versions of the Xsara Picasso, with engine size ranging from 1.4 to 2.0 litre. All but a couple of owners have positive things to say about the car's performance and handling. 'The acceleration is lovely, the gears are really easy to use', says Christine Shields. 'It's got enough woof to get you out of trouble, and you can drive slowly in fifth gear,' adds David Humber. But two owners of petrol engines find the acceleration a bit sluggish, and some owners find that cornering takes some getting used to. The car's ride is variously described as 'smooth' and 'soft' – no one finds it uncomfortable.

Half the owners we spoke to find it very easy to get in and out of and there is unanimous praise for the amount of space inside. Tim Hillman finds that, 'the seats are at a good level. You don't have to climb into the car.' Seven owners like the seating, singling out the middle rear seat (which has a standard three-point seat belt) for particular praise. But a couple reckon that improvements could be made to the seats. 'The seat could do with much more support,' says Charlie Stephen.

Storage compartments have been a particular selling point. 'The storage is excellent and well thought out, because it's all hidden. You put everything away, park the car and it has the appearance that it has nothing in it,' says Patricia Gauntlett. 'There are loads of little cubbyholes; places for bottles, drawers under seats and a box on wheels in the boot,' says Christine Shields. Many owners also think boot space is good: 'In the past we hadn't looked at MPVs because, while they have seat space, they don't have boot space,' says Patricia Gauntlett, 'whereas this one has got a lot of boot space, too.' Engine noise is not a problem and only one person complains about wind noise. Visibility is also good, although four owners find the front pillars limiting. 'You have to be careful, there are blind spots at roundabouts,' says Charlie Stephen. 'It's almost like tunnel vision ahead,' reckons Sydney Shaw.

Most owners like the digital dashboard display, which gives fuel consumption information as well as speed. 'It's much more 21st century than the majority of dashboards', says Tim Nicholls. 'Once you've got used to it, everything else seems really old-fashioned.' The gear lever, located close to the dashboard, is well liked.

All ten owners are happy with the finish and appearance of the Picasso, although three owners think that the large, sloping front windscreen contributes to condensation. 'It's probably one of the most striking cars Citroën has produced for a long time,' says Tim Nicholls, 'it gets a lot of glances.'

There have been a few problems. Two owners have engines which kept cutting out, and another two have had problems with the CD player. David Humber reports that, one day, the digital dashboard display, 'just vanished. So we couldn't drive it. It was illegal to drive; we had no speedometer'. Despite these problems, all our drivers are happy with their choice and would make the same decision again.

> **'I will be recommending it to friends with children, it's an excellent family car'**
>
> **Patricia Gauntlett**

NISSAN ALMERA: LIST PRICES RANGE FROM £9,615 TO £14,570

> **'It's comfortable, reliable and dependable'**
>
> **Victor Robert Denwood**

Those owners who have the 1.8-litre and 2.2-litre variants of the Almera report good performance, whereas two of the three owners who drive 1.5-litre versions feel that the car is under-powered. 'The acceleration is not outstanding,' says Ronald Mackay. Ann Jevon, owner of a 1.8-litre version, reckons: 'The acceleration is very good. It's got plenty of welly in it.' The handling is praised unanimously. 'It's a smooth ride and it handles very well,' comments Ann Jevon. 'I wouldn't call the ride hard or soft – it's just well sprung and comfortable,' adds Deirdre Poole.

Everyone likes the space and seating the Almera has to offer. Dave Rowland, who had previously owned the original Almera says: 'There's more space in the front. It's very comfortable. I like the armrest between the front seat.' While Christine Lawton says: 'There's not a lot of knee room in the back, but it's adequate.' She also comments about the boot: 'It has a good capacity. On either side of it you've got luggage nets where you can put oddments so that they don't slide around.' Gordon Hamilton, along with a couple of other owners, likes the car's carrying capacity: 'There are compartments everywhere,' he says. Of the seats themselves, one owner comments: 'The seats are very good – really supportive.'

The driving position is much liked and can be easily adjusted to suit all tastes. 'The driving position is very pleasant,' says Dave Rowland. He adds: 'The controls are nicely laid out, they're easy to read and they're easy to reach.' Many of our owners say they feel very happy at the wheel because the controls are easy to use. A minor niggle, though, is the fact that the boot can't be opened manually.

A couple of problems have been mentioned. One owner has had the glove compartment fall off twice; another had a fault with the ABS. Most owners say that they didn't buy the Almera specifically for its looks. 'It's a reliable, safe and economical car,' is how John Humphreys sums up his. Most other owners echo his sentiments.

VOLVO V70: LIST PRICES RANGE FROM £22,080 TO £28,780

Half the owners we have spoken to have previously owned a Volvo. Everyone appears happy with the car's performance, although two owners think the turning circle of the V70 could be tighter.

Owners who have driven both the old and new versions of the V70 reckon the boot has benefited from the change in design. 'They've made more of the boot, it goes deeper than the previous one', says Mike Sheremassey. Being able to fold down the back seat without having to take off the rear headrests and mess with the seat belts pleases some owners. 'I put them back up and all the seat belts stay in place. It's very, very good,' says David Woodfield. All the owners like the seats. They seem to suit both the tall and short and have helped the ailments of two backache sufferers.

Inside the car, both tall and short owners praise the amount of leg- and headroom. John Fox, who is 6ft 7in, says he drives his car with his clutch leg, 'fully extended, which is absolutely perfect.' Space and comfort are key benefits. 'It's certainly the nicest car we've had from that point of view,' says Andrew Simmonds.

Visibility is good with the V70, although the length of the car can create problems when reversing. 'In retrospect, I think I should probably have had the parking sensors. It's such a long car, it's difficult to get the distances right,' reckons one owner.

Everyone seems to like and understand the instrument layout although two owners think the clock should be positioned where passengers can see it.

All but one owner like the new shape of the Volvo V70 but they seem to have suffered a fair number of faults and problems with the cars they own. Three owners tell us they have had problems with broken tailgate locks. Another needed a front wheel bearing replaced. A few electrical problems such as light bulbs blowing and intermittent starting problems have been mentioned. In addition, there have been two reports of broken seat belt locks, a satellite navigation fault, a central locking failure and problems with wood veneer coming away or being scratched. Overall, though, all the owners are happy with their V70.

'I'd always considered it to be an old man's car but after 100 miles I was hooked'

Mike Sheremassey

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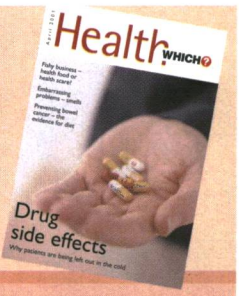
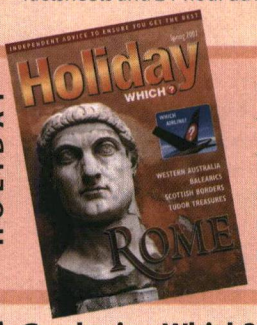


HOLIDAY



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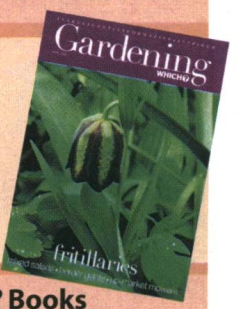

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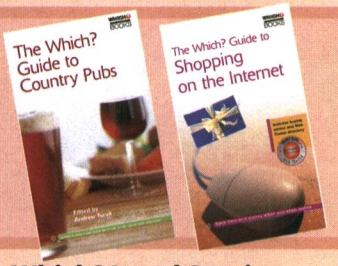

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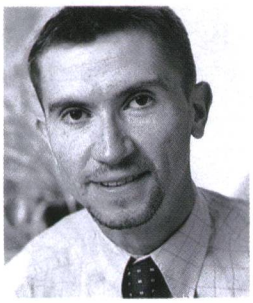
Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on stocks and shares

ASK THE EXPERTS



From nominee accounts to finding the price of a share, Simon Barnes answers your investment queries

Going for broker

Isn't there a big drawback to using nominee accounts – namely, the lack of direct communication from the company? You miss out on perks or announcements, and annual and interim reports for a very small saving in dealing costs.
Tony Ratcliffe
Bexleyheath, Kent

A You're right. With nominee accounts, a third party (a stockbroker, say) holds shares on your behalf, and the nominee, rather than you, is the legal owner. As well as the lack of communication you mention, owning shares via a nominee also means you don't have the right to attend AGMs and make your voice heard. You usually also have to pay a fee periodically for managing your account. In our last survey of stockbrokers (see 'Share options', January 2000, p52), we found that most would pass information on without extra charge, including shareholder perks, such as money-off vouchers, that some companies give out, but only on request. Owning shares directly in certificated form gives you the most control and is still your best bet if you hold only a few shares.

Getting a share price

My mother has a number of shares, some of which she has no idea how she acquired. There are some I cannot guess at, especially with companies that have been taken over. For capital gains tax, and with no other evidence, can I assume that she acquired the shares on the date of the certificate, for the price on that date?
Name and address supplied

A First, you need to find out whether the share certificates are still worth anything – difficult, if the company has been taken over or gone bust. Contact one of the three main share registrars (see 'Contacts and links', p57), each of which keeps lists of companies that no longer exist (they may even be able to trace your mother's holding). If the shares were acquired before 31 March 1982, you can use the price at that date when working out capital gains tax. The prices of most shares on that date are listed in *Extel* – your tax office should have a copy. For shares acquired since then, it's more likely that the registrar will have records showing when they were acquired.

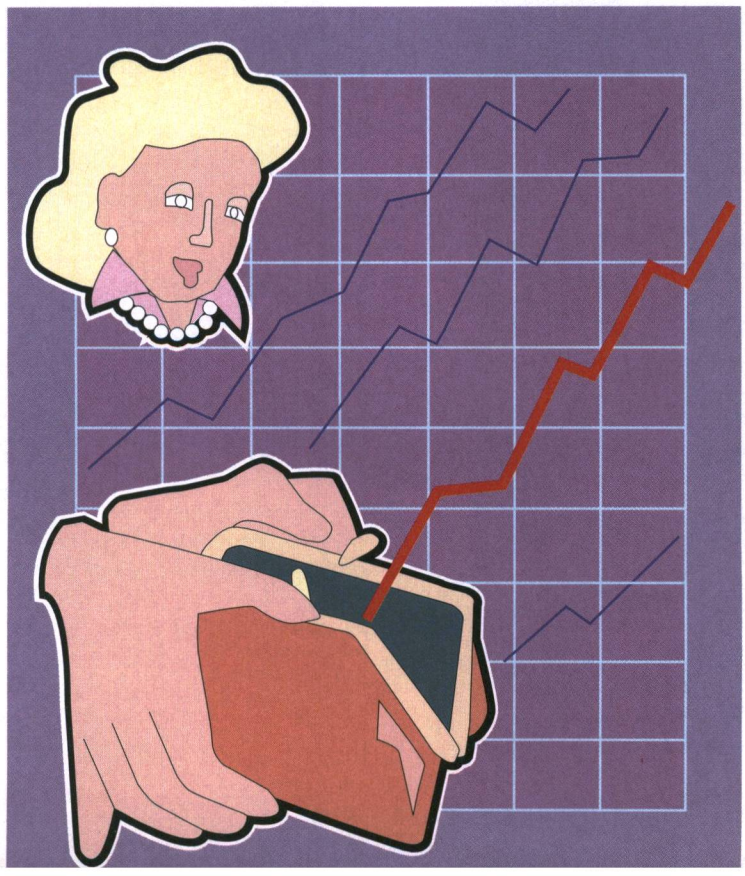
Inland Revenue leaflet IR280 gives more details about shares and capital gains tax – for how to get a copy, see p57.

GET IN TOUCH

Our experts are now looking for questions on **DIY**, **buying a new car** and **digital TV**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers.

We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.



Dividend dilemma

What is a dividend? What companies would pay them, how often, and on what basis?
B Seymour
Kidlington, Oxfordshire

A A dividend is the income shareholders receive, in return for effectively lending a company money. It's expressed as 'so many pence per share'. Most companies pay a dividend on their ordinary shares out of their profits but they're not obliged to, and newer companies or those struggling to stay in profit may not be able to do so. There are typically two payments a year – an interim dividend, and a final dividend at the end of the company's financial year – so the timing of payments varies depending on when the

ILLUSTRATION SIMON ROGERS PHOTOGRAPHY JOHN TRENHOLM

company's financial year ends. The amount may vary, but large, well-established companies aim to ensure the dividend rises over time, as many investors' income depends on their dividends.

A stock answer

What are residual stocks, and how do I find out whether a stock is a residual or not?
Martyn Carruthers
Workington, Cumbria

A Residual stocks tend to be those of very small companies. They're not dealt with through Crest, the settlement system used for most transactions in shares, and certainly for all deals in the larger companies, such as those which make up the FTSE All Share index. Not all brokers deal in residual stocks (or they may charge more for them). To check whether a stock is Crest-settled, contact the registrar of the company or go to www.crestco.co.uk/international/index

Long-term planning

How long should one hold shares?
Dennis Moore
Hockley, Essex

A Only buy shares if you think you can hold them for the long term (at least five years, say), otherwise you may end up selling at a loss. This is because, although in the past the stock market has risen over the long term, in the short term values can fall. Having said that, there's nothing to stop you buying a share one month and selling it the next, if it doubles in value and you want to bank the profit.

WRITEBACK

Share your views with other members

Displaced feature

I recently changed from BT to NTL, and have found that the caller display feature on my DECT cordless phone no longer works. Can you help?
Graham Roper
Newbury

A NTL told us the problem doesn't apply throughout the country and that in most cases the two systems are compatible. However, when NTL took over smaller cable companies, it inherited some different designs of exchanges. As a result, caller display won't work on some phones, and some areas don't have the facility at all. For more information on how your area is affected, call NTL on 0800 052 2000.

Foreign credit

I tried to pay a One 2 One bill with my Mastercard which is issued by an American bank. One 2 One told me it doesn't accept credit cards from non-UK banks. Yet the bills show the Mastercard logo as an acceptable way to pay. Can One 2 One do this?
Peter Gifford
Romford

A Europay International, which implements Mastercard payments across Europe through Mastercard International, confirmed that, if the Mastercard logo is displayed, a business must accept any valid Mastercard you present. This is without discrimination and regardless of the country in which the card was issued. Europay has told us it is taking the matter up with One 2 One.

Trigger unhappy

As a left-hander, I find the trigger-lock button on power tools a big problem. It's difficult to avoid locking it, which is a safety hazard if the tool needs to be stopped quickly. As a result, I've disabled the locking mechanism on some of my tools. Have manufacturers any proposals to make their tools universal?
Roland Knight
Abingdon

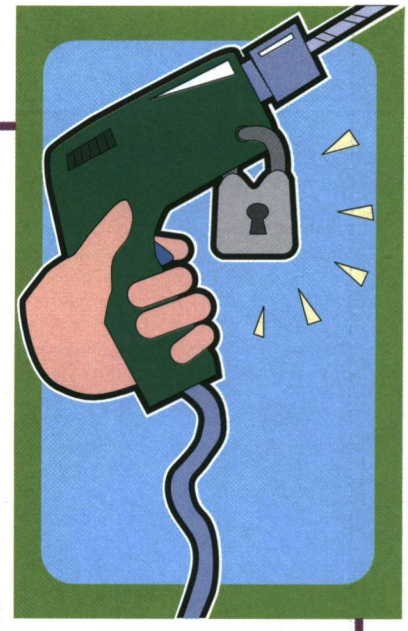
A We're not aware of any such proposal. We agree that left-handers can face particular problems, but our experts don't recommend that you disable the locking mechanism – it could result in the switch jamming in the 'on' position, thus making it difficult to release safely.

If you're left-handed, we recommend that you ask to try out a tool before you buy it.

Puncture pickle

A Honda dealer told me it's illegal to repair punctures on motorcycle tyres. When I checked with Honda UK, I was told the dealer had probably refused because there's no British Standard for repairing motorcycle tyres. Is this true?
John Andrew
London SE27

A The Tyre Industry Council says that, as long as the puncture is clean and in the centre of the tyre, it is legal to repair it. The repair must conform to either BS AU159F (1997) or to the makers' recommendations. Some manufacturers do warn that their tyres shouldn't be repaired. But if that isn't so in your case, go back to the dealer or look for a tyre specialist who will repair it.



Cooling-off cop out?

I was approached outside a supermarket by staff from a utilities company, trying to persuade me to switch supplier. They offered to 'take all my details' and write to me in 14 days to see if I wanted to proceed. Isn't this abusing the cooling-off period, which, as I understand it, is supposed to start from when you register to switch, not from when initial enquiries are made?
Louise Russell
by e-mail

A The cooling-off period starts from when you enter into a contract to switch. However, we know of many cases where people have entered into a contract unknowingly, after this sort of unsolicited sales approach. In January, energy suppliers signed up to a range of conditions developed by the energy regulator Ofgem. One of these was that the suppliers must make it clear when customers have entered into a contract. If you've entered a contract and you feel that it wasn't made clear, contact Energy Watch, on 0845 906 0708.

savings monitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			6.45[2]	6.45[2]	2,000		✓
Bank of Scotland i.save	internet	4.75	4.75	5.75	5.75	1		
Bristol & West Save.it	internet				5.80	10,000		
Coventry BS CallSave Instant	phone			5.75	5.75	5,000		✓
Egg Internet Only	internet	6.00	6.00	6.00	6.00	1		
Halifax Web Saver	internet	6.10	6.10	6.10	6.10	1		
Intelligent Finance Direct Access	phone	6.00	6.00	6.00	6.10	1		
Nationwide BS e-Savings[3]	internet	6.30	6.30	6.30	6.30	1		✓
Newcastle BS Net Savings	internet		6.10	6.10	6.60	1,000		
N&P Netmaster Gold Saver[4]	int/post	6.00	6.00	6.00	6.00	1		
Scottish Widows Instant Transfer	post/tel	5.90[5]	5.90[5]	5.90[5]	5.95[5]	100		
Notice accounts								
Leeds & Holbeck BS Albion 30	postal				6.00	10,000	30	yrly
Legal & General 90 Direct	post/tel			5.80	6.00	2,500	90	yrly
Northern Rock Direct Tracker 90	post/tel	5.75	5.75	5.75	5.80	1	90	yrly
Scottish Widows Bank 60 Day	post/tel	5.95[5]	5.95[5]	5.95[5]	6.10[5]	100	60	yrly
Standard Life Bank 50 Day	phone	5.60	5.60	5.65	6.01	1	50	yrly
Universal BS Notice Direct 90	postal			6.10[6]	6.15[6]	5,000	90	yrly

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 All transactions via FlexAccount 4 Open to Netmaster Gold customers 5 Includes a bonus of 0.5 per cent payable for first six months 6 Includes a bonus of 0.35 per cent payable to 1 October 2001

All rates correct at 3 April 2001

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (%) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
C&G		6.45	6.45	6.45	6.45	100		✓
Coventry BS	✓	6.35	6.35	6.35	6.35	1		✓
Dunfermline BS		5.70	5.70	5.95	6.45	100		✓
First Direct	✓	6.35	6.35	6.35	6.35	1		✓
Furness BS				6.45	6.45	1,000	90	
HSBC	✓	4.70	5.20	5.20	6.45	1		✓
Kent Reliance BS		6.50	6.50	6.50	6.50	50	30	✓
Mansfield BS		4.15	4.15	4.15	6.40	25[1]	30	
Monmouthshire BS	✓	6.40	6.40	6.40	6.40	10		✓
Nottingham BS			6.35	6.35	6.35	500		
Smile[2]	✓	6.75	6.75	6.75	6.75	1		✓
Tipton & Coseley BS	✓	6.40	6.40	6.40	6.40	1	7	✓

1 Minimum investment for non-locals is £1,000
2 Account must be opened via internet

All rates correct at 3 April 2001

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares.

All our Best Buy Tessas are nationally available and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of saving. Choose an account that is highlighted in **red** for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	Interest rate (%) £1,000	£3,000	£6,000	£9,000	Penalties Transfer penalty
Alliance & Leicester Tessa Issue 2	6.15	6.15	6.15	6.15	
Barclays Tiered Rate Tessa	4.90	5.50	6.00	6.25	
Cheshire BS Tessa 3	6.29	6.29	6.29	6.29	
Coventry BS Tessa	6.35	6.35	6.35	6.35	
First Direct Tessa	6.35	6.35	6.35	6.35	14 days' notice or 0.25% fee
HSBC Tessa	6.55	6.55	6.55	6.55	
Leeds & Holbeck BS Tessa 2nd Issue	6.55	6.55	6.55	6.55	
Lloyds TSB Tessa	6.25	6.25	6.25	6.25	
Monmouthshire BS Tessa 3rd Issue	6.40	6.40	6.40	6.40	30 days' notice
National Counties BS Tessa			6.00	6.20	
Nationwide BS Tessa	6.20	6.20	6.20	6.20	
Shepshed BS Tessa 1[1]	6.25	6.25	6.25	6.25	
Stafford Railway BS Tessa[2]	6.25	6.25	6.25	6.25	

1 Minimum investment for non-locals £500 2 Minimum investment for non-locals £250 **All rates correct at 3 April 2001**

contacts and links

Find out more about the topics in this month's issue or just save time when shopping around with the help of our comprehensive listing of contacts and internet links.

If a company belongs to the Which? Web Trader scheme – our online shopping code of practice – it's shown with a ***W***. Links are also given on our website www.which.net/which

ALL CHANGE (p14)
Carphone Warehouse ***W***
0800 424800
www.carphonewarehouse.co.uk
Childcare Link
0800 096 0296 (England and Scotland)
Electric Fuel
020 8675 4901
www.electric-fuel.com
Ericsson 08705 237237
www.ericsson.co.uk
Fire Angel 024 7623 6663 (Sprue Aegis)
www.fireangel.co.uk
Parents at Work
020 7628 3565
020 7628 3578 (24-hour factsheet info line)

ASK THE EXPERTS (p54)
Inland Revenue Orderline
08459 000404
www.inlandrevenue.gov.uk
Share registrars
Computershare Services
0870 702 0000
IRG 020 8639 2000
Lloyds TSB Registrars
0870 600 3970

BANKING UPDATE (p28)
Abbey National
0800 731 7774
www.abbeynational.co.uk
Alliance & Leicester
0500 959595
www.alliance-leicester.co.uk
Barclaycard 0870 1540154
www.barclaycard.co.uk
Britannic Money (formerly First Active) 0800 550551
www.firstactive.co.uk
www.britannicmoney.com
Cahoot www.cahoot.com
Capital One 0800 952 5252
www.capitalone.co.uk
Clydesdale 0800 419000
www.clydesdalebank.co.uk
First Active
0800 550551
www.firstactive.co.uk
www.britannicmoney.com
Intelligent Finance
0845 601 4343
www.if.com
Virgin One 0845 600 0001
www.virgin.com
Woolwich
0845 606 6566
www.woolwich.co.uk
Yorkshire Bank
0800 202122
www.ybonline.co.uk
Other useful contacts
Banking Code Standards Board 020 7661 9694
www.bankingcode.org.uk

BEST BUY UPDATE (p17)
AEG 08705 350350
www.aeg.co.uk
Ariston 08700 104305
www.merloni.com
Bosch 01233 211500
www.boschappliances.co.uk
Brandt 01256 308000
www.brandt.com/uk
Hotpoint 08701 506070
www.hotpoint.co.uk
Samsung 0800 521652
www.samsungelectronics.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk

BREAD MAKERS (p25)
Breville 0800 525089
www.breville.co.uk
Cookworks (Exclusive to Argos) 0870 600 1010
www.argos.co.uk
Morphy Richards
08450 777700
www.morphyrichards.co.uk
Panasonic
08705 357357
www.panasonic.co.uk
Prima 0113 251 1500
www.prima-international.com
Russell Hobbs
0161 947 3111
www.russell-hobbs.com

CREDIT CARDS (p42)
Best Buys
Alliance & Leicester
0500 838383
American Express
0800 700111
Boots 0845 234 6000
www.bootsadvantage.com
Cahoot
www.cahoot.com
Egg
www.egg.com
Halifax Classic and Gold Cashback 0800 028 3260/ Gold Flat Rate (interest-free period) 0800 028 3258/ Gold Flat Rate (no interest-free period) 0800 028 3257/ Platinum Cashback
0800 389 6000
Hamilton Direct
0800 399399
Intelligent Finance
0845 609 4343
www.if.com
Lloyds TSB
0800 056 0150
Morgan Stanley Dean Witter
0800 917 1333
Northern Rock
0845 600 1111

DIETS (p34)
British Heart Foundation
0870 600 6566 (Heart Health Line)
www.bhf.org.uk

ELECTRICAL REPAIRS (p21)
Association of Manufacturers of Domestic Electrical Appliances (AMDEA) 020 7405 0666
Domestic Appliance Service Association (DASA)
01920 872464
www.dasa.org.uk
Radio, Electrical and Television Retailers' Association (RETRA)
01234 269110
www.retra.co.uk

HAY FEVER REMEDIES (p46)
British Acupuncture Council 020 8735 0400
www.acupuncture.org.uk
British Allergy Foundation
020 8303 8583
www.allergyfoundation.com
British Homeopathic Association – Faculty of Homeopathy
020 7566 7800
www.trusthomeopathy.org
British Medical Acupuncture Society
01925 730727
www.medical-acupuncture.co.uk
Homeopathic Medical Association 01474 560366
www.the-hma.org
National Institute of Medical Herbalists
01392 426022
Society of Homeopaths
01604 621400
www.homeopathy-soh.org
Pollen forecasts
Available from end of May 2001 at:
pollenuk.worc.ac.uk/Forecast/Index.htm

INSIDE STORY (p5)
Citizen'advice bureaux
To find your local CAB, see phone book or check the CAB directory on NACAB's website at: www.nacab.org
National Debtline
0808 808 4000

NEW CARS (p50)
BMW 0800 325600
www.bmw.co.uk
Chrysler 0800 616159
www.chryslerjeep.co.uk
Citroën 0800 262262
www.citroen.co.uk
Nissan 01923 899334
www.nissan.co.uk
Volvo 0345 564636
www.volvocars.co.uk

PC ACCESSORIES (p30)
ATI www.ati.com
Creative
www.europe.creative.com
D-Link 020 8731 5555
www.dlink.co.uk
Guillemot 020 8686 5600
www.hercules-uk.com
Hauppauge 020 7378 1997
www.hauppauge.co.uk
Panasonic 0845 600 3535
www.panasonic-storage.com
Pinnacle 01895 424228
www.pinnaclesys.com
Psion
www.wavefinder.com
Ricoh 020 8261 4031
www.ricoh.co.uk
Yamaha www.yamaha.com

SAVINGS MONITOR (p56)
Mini cash Isas
C&G 0800 717505
www.cheltglos.co.uk
Coventry BS
0845 766 5522
www.covbsoc.co.uk
Dunfermline BS
0845 601 3066
www.dunfermline-bs.co.uk
First Direct 0800 242424
www.firstdirect.com
Furness BS 0800 220568
www.furnessbs.co.uk
HSBC 0800 520420
www.hsbc.co.uk
Kent Reliance BS
01634 848944
www.krbs.co.uk
Mansfield BS
01246 202055
www.mansfieldbs.co.uk
Monmouthshire BS
01633 844401
Nottingham BS
0115 948 1444
www.nottingham-bs.co.uk
Smile
www.smile.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Bank of Scotland
www.bankofscotland.co.uk
Bristol & West
www.bristol-west.co.uk
Coventry BS
0845 766 5522
www.covbsoc.co.uk
Egg
www.egg.com
Halifax
www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Leeds & Holbeck BS
0800 072 8738
www.leeds-holbeck.co.uk
Legal & General
0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Standard Life Bank
0845 755 5657
www.standardlife.com
Universal BS
0800 028 8383
www.universal.uk.com
Tessas
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Barclays 0800 400100
www.barclays.co.uk
Cheshire BS
0800 243278
www.cheshirebs.co.uk
Coventry BS
0845 766 5522
www.covbsoc.co.uk
First Direct
0113 276 6100
www.firstdirect.com
HSBC
Local branch
www.hsbc.co.uk
Leeds & Holbeck BS
0113 225 7777
www.leeds-holbeck.co.uk
Lloyds TSB
Local branch
www.lloydstsb.co.uk
Monmouthshire BS
01633 844402
National Counties BS
01372 747771
www.ncbs.co.uk
Nationwide BS
0500 302010
www.nationwide.co.uk
Shepshed BS
01509 822000
Stafford Railway BS
01785 223212

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Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0845 307 4000**.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

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HELP WANTED

Please send replies to our Hertford address (see 'Contact us', above) or e-mail us at helpwanted@which.net, quoting the department shown below.

CAR INSURANCE PREMIUM HIKES

Have you renewed your car insurance in the last year and been shocked by the increase in your premium? If so, please write to us with details of the increase and the action you took, if any. We'd also like to hear from you if your car insurance is up for renewal in June or July and you'd like help in shopping around for a cheaper premium. Please write to Dept TY, and let us know whether you'd be willing to feature as a case study in our article.

MINI CASH ISAs

Do you have a mini cash Isa? If so, have you ever had any problems with it – for example, when you tried to move it? Perhaps you've noticed that the interest rate on it has fallen, and that your bank or building society now offers other, better-value Isa accounts? If you've had problems or noticed anything odd about your cash Isa, and would be willing to be featured as a case study in a forthcoming article, write to Dept BH. Being featured as a case study would mean having your name, photograph and some financial details published.

CONTACT US

Members' Helpline 0845 307 4000

The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm. You can use our Members' Helpline to check that you have the latest Best Buy information, to order factsheets (please quote the code given), to get help finding a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association.

Post Membership Services Dept
PO Box 44, Hertford X, SG14 1SH
E-mail which@which.net
Fax 0845 307 4001
Web site www.which.net/which
Outside the UK +44 1992 822800

Please include your *Which?* membership number and a daytime phone number.

www.which.net

Check out our website

www.which.net/which

Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, plus each month the *Which?* experts go online to answer your questions – this month we're featuring **credit cards** (see p42). E-mail us your questions from the website. You can also tell us what you think about *Which?* – use the online form to give us your views.

SHOPPING OPTIONS

We've negotiated a great deal for *Which?* members on electrical goods, cameras and camcorders. Value Direct and Unbeatable are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs, and Unbeatable offers cameras, camcorders and binoculars. We aim to ensure that their prices for *Which?* members are the lowest around by constantly price checking against those on offer from other internet and high-street retailers.

Value direct 01295 755015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

CLARIFICATION

Brief cases, February 2001, p60
We're happy to point out that Travel Quest Worldchoice of East Preston, West Sussex, has nothing to do with Travel Quest Group Ltd featured in 'Perseverance pays off'.

CORRECTIONS

Dyson Contrarotator, January 2001, p14
The estimated annual running cost for the Dyson Contrarotator washing machine is £21, not £18.

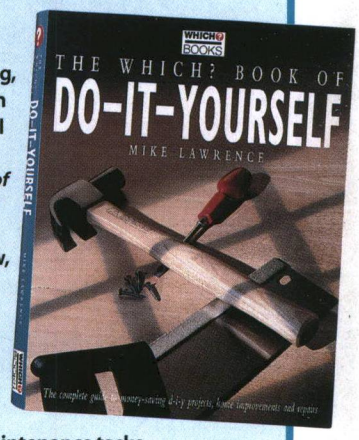
Cordless phones, January 2001, p32
The Panasonic KX-TCD953EB and Philips Zenia TD6326 can 'page' the handset from the base.

Video recorders, March 2001, p24
The Sharp VC-MH722HM doesn't have an assemble edit feature, and, in the dimensions column of the table, all the width and depth measurements are reversed.

Online supermarkets, March 2001, p46
Tesco.com delivers seven days a week.

Guide to the MOT, April 2001, p46
A spare wheel is only checked if it is stored externally, in which case a tester will just make sure it is properly secured. A tester may also advise you if your spare tyre is damaged but this is not part of the MOT test. And the phone number for the Vehicle Inspectorate hotline is 0845 600 5977.

book offer



Whether you want to fit double glazing, build a garden shed, or install a bidet, *The Which? Book of Do-It-Yourself* contains easy-to-follow, step-by-step instructions and diagrams to help you tackle a huge range of repair and maintenance tasks. Normally £14.99, we're offering it for £12.99 until 31 May. To place your credit card order, ring 0800 252 100 quoting code DOIT (WB0501).

quickindex

Here we list the main features in the November 2000 to the April 2001 issues, and any corrections on these topics. For the articles in this month's issue, see 'Contents', p3.

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  mobile:
    buying advice Nov 9
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Travel insurance Apr 22

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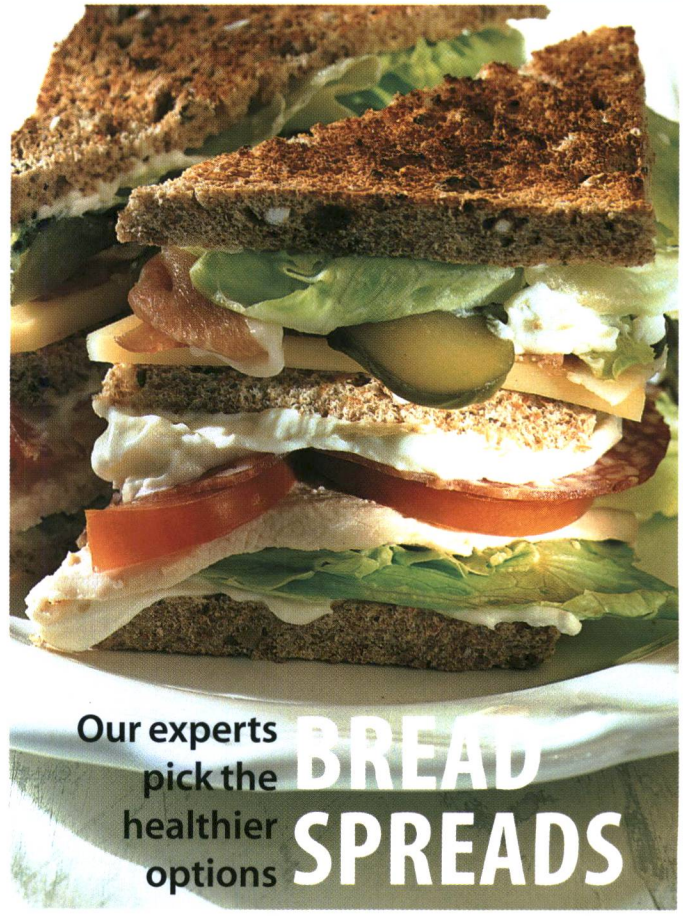
Websites *see* Internet
Whisky Dec 22
Wines: Chilean reds Mar 49

WHICH? next month



- **AIR CONDITIONING**
  Portable cooling systems on test
- **SUNSCREENS COMPARED**
  Do cheaper brands protect you as well?
- **BEST BUY HOLIDAY MONEY**
  Get the best deal before you travel

PLUS

- Travel cots – user ratings and safety tests
- Hearing aids – users tell us what they think
- UK beaches – we flag up 12 of the best
- Car running costs – check how your car compares
- Flexible mortgages – the pros and cons

Coming up in future issues

Dentists • Best Buy stakeholder pensions • Printers • House insurance • Long-term care policies • Rucksacks • Functional foods • Child car seats • Getting rid of pests • Telephone answering machines • Giving up smoking • Hand-held vacuum cleaners • Tracker funds • Ladders

PLUS Which? Car 2001 – a 68-page guide

PHOTOGRAPHY SAINSBURY'S THE MAGAZINE

briefcases

Two recent cases from our lawyers' files

Ian backed a loser with Comstrad's winning software

PHOTOGRAPHY MICHAEL SULLIVAN, JOHN TRENHOLM

Heads, I win... tails, you lose

Comstrad Ltd's computer program claimed to consist of a massive database of statistical information which would make it possible to pick winning horses. Tempted, Ian Campbell bought one for £3,300 with his Barclaycard gold card.

So when the winnings didn't happen, Ian put in a claim for the money he'd lost. Comstrad refunded him his first three months' losses, said unseasonal bad weather had caused the predictions to be slightly out, and urged him to carry on using the program as things would get better. They didn't.

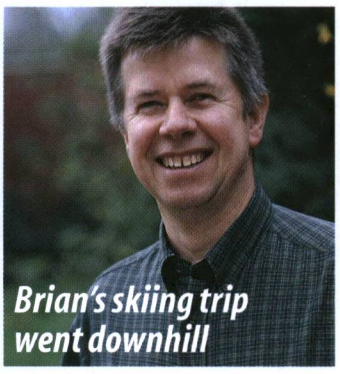
Ten months after Ian bought the program, Ian found out that Comstrad was being investigated by the Official Receiver. At the hearing, the judge said the company was 'based on a lie' and had made £2.8 million in sales from claims that were extravagant and unfounded. Comstrad was wound up and its assets seized. Ian came to us for help. We told him to claim against Barclaycard for misrepresentation. Barclaycard mislaid papers, requested copies of papers already sent and generally delayed, so, finally, we advised Ian to take legal action to recover his £3,300. Court papers were served but then Barclaycard offered to pay the full amount plus £1,300 interest, which Ian was happy to accept.

POINT OF LAW

If a company lies about its product in order to encourage you to buy it, and you suffer a loss as a result, you have a claim for misrepresentation.

Ski holiday gives rise to pique

Brian Parish booked a First Choice skiing holiday for himself, his wife and his son to Hotel Stella Montis, Resort Campitello, Verona. It was a last-minute deal through Teletext and cost just over £1,000.



Brian's skiing trip went downhill

But things went wrong from the start. The coach which was to take them to their hotel was delayed for an hour, and when they reached the hotel the meal they'd been promised didn't materialise. Most importantly, the standard of the hotel, and in particular of their room, was very poor. Brian had stressed when he booked that he wanted at least a three-star hotel with private bathroom, but the Parishes thought the Stella Montis was more like a hostel. The room had no curtains; there was no bathroom, just a sink with no plug; no soap or other toiletries were provided; there were broken tiles and a broken lamp shade; the handle of the wardrobe came away in their hands; the walls were bare; there was no carpet; and the room was very cold.

As soon as they could, they complained. The First Choice rep was unable to find alternative accommodation so agreed they could try themselves. The hotel they found cost £1,226. The rep assured them that First Choice would reimburse them, but when Brian got back to the UK and asked for his money, First Choice denied responsibility. Brian rejected the £100 it offered and came to us.

We asked First Choice to refund Brian the difference in price between the two hotels, to pay his out-of-pocket expenses, and to compensate him for distress and inconvenience. First Choice again denied liability, adding this time that the Stella Montis was only ever featured as a two-star hotel. It again offered £100. We advised Brian to reject this and to start legal action in the small claims court for breach of contract. But before the case was heard, First Choice admitted liability and offered Brian £2,000, which he accepted.

POINT OF LAW

If a tour operator fails to provide reasonable accommodation and is unable to move you, you may be able to recover the cost of alternative accommodation, as well as damages for disappointment and other out-of-pocket expenses.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**